

Michelle Marie Howe

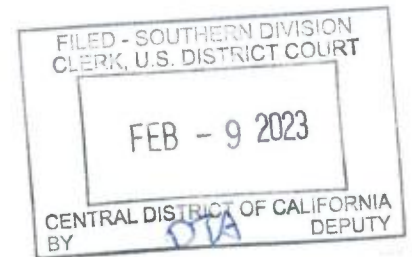
V.

CASE NO: 8:22-cv-01579-CJC-KESx

New American Funding (dba)

Broker's Solutions INC

C/O Labor Law Firm



Original Complaint Amendment:

Plaintiff Michelle Marie Howe appears before this court seeking damages in excess of \$500,000 from Defendant New American Funding (dba) Broker's Solution's INC for discrimination, retaliation and false statement in accordance to Federal laws. Such damages arise out of New American Funding's adverse action and failure to recognize and exercise the authorities define by ADA laws, while employed with her new career. Consequently, Michelle Howe has suffered adverse actions, exasperated medical bills and conditions, loss of employment, and severe gross negligent actions by former employer. In my amendment, I will establish prima fascia, discrimination, retaliation and false statement on attestations and discovery. Lastly, I will define to need for reasonable accommodations requested and ignored were a mere 5-10-minute oversight by Supervisor, that was clearly ignore and they remained silent until I was forced to exercise the violations of the Protected Class of disabled Americans Act.

Parties:

New American Funding (dba) Broker's Solution INC at current, active licenses at time of employment have been confirmed through the City of Tustin to be active and current at present 02/08/2023 (See Exhibit ____). At the time of employment, the National Mortgage Licensing System which is the State and Federal Regulatory Oversight to Broker's and Employees in the banking system was NMLS #6066. Under that license number, 2 pages and 17 States appear. (See exhibit ____). Lastly, I pulled the www.SOS.CA.GOV to confirm documents filed with the Secretary of State, Articles of declaration and Incorporation and found missing documents, no registered agents listed and forfeited DBA's (See exhibit ____). New American Funding is a family owned business with locations in 40 states and over 5,000 employees, at time of employment. NAF claims it is committed to its core values of integrity, collaboration, trust and respect (See exhibit ____, EMPLOYMENT MANUAL COMPANY MISSION STATEMENT). Interested parties in this case include: Adam Ramirez, Sean Rapp, Marissa Lopez, David Marines, TEAMS Marisa, EJ, and Elizabeth, HR training Manager Don Albert, HR and PAC departments, lastly Patty Arvielo CEO.

Company and EEOC Federal Policies according to ADA laws Title 1 EMPLOYMENT:

Discrimination defined by Equal Employment Opportunity Act are as follows:

Unfair treatment because of your race, color, religion, sex (including pregnancy, gender identity, and sexual orientation), national origin, disability, age (age 40 or older), or genetic.

The 4 main types of discrimination are: Direct discrimination (means treating one person worse than another person because of a Protected Class characteristic, Indirect discrimination, harassment and victimization.

Six essential Elements of Model EEO Program are:

- 1) Demonstrated commitment from Agency Leadership 2) Integration of EEO into the Agency's strategic mission 3) Management and program accountability 4) Proactive prevention of unlawful discrimination 5) Efficiency 6) Responsiveness and legal compliance

3 Basic Elements of Discrimination are:

- 1) A decision was not made on the Individuals Merit 2) Harassment in the workplace 3) Retaliation

A) FACTS, Material Evidence:

- a. In the Position Statement with the EEOC investigations team, New American Funding declared that Michelle M Howe had not met company standards from July 05, 2021 until the disciplinary contract executed on OCT 1st, 2021.
(SEE EXHIBIT____) After review of my bank statements of direct deposits showing \$3,300 deposit gross 40 hours a week with 5-hour overtime and cross referencing the 14 new licensing on boarding transcripts from Aug-Oct 2021, It shows that I was averaging 68.8 hours a month and only being paid for 45 hours. In sum, I was meeting and exceeding company standards under duress of a mandatory deadline to complete all the licensing requirements AND meet company standards or I would lose my job.
- b. I attest that I notified on boarding and my JR Supervisor Adam Ramirez on numerous occasions including emails, teams (in front of the whole employment force) and HR training managers since Aug. 2021. (subpoena internal correspondence and team's records, along with recorded calls to Adam crying for support.)
 - i. In addition, I was grossly ignored and denied reasonable accommodations to the point my medical condition was exasperated. My needs for reasonable accommodations were simple: I requested a 5-10-minute oversight on my "rate lock agreements" (time sensitive to changing market conditions) and had to seek reasonable accommodations through my teammates, on their free time.
 - ii. To discourage any 'reasonable accommodations' from teammates, Adam Ramirez declared in a Teams post, "If you are helping another employee with their deficiencies, you are taking yourself out of a position of earning commissions. At which point, the team members stopped agreeing to help me with my LOCKS and sub

R.O.A.D.S clinic

Retaliation defined by Title IV of Equal Employment Opportunity Act defined as follows:

The laws enforced by EEOC protect you from being punished, treated differently, or harassed at work because you or a friend, parent, or someone else you closely associate with files a job discrimination complaint with the EEOC or reports discrimination to others.

Types of retaliation are: denying an employee a promotion, denying an employee reasonable accommodations requests, denying an employee a bonus or other benefit, demoting an employee, reprimanding employee by putting them on a performance contract, engaging in verbal or physical abuse, rejecting a candidate for a position, reducing the employee's salary.

Elements of Retaliation define by Title IV as follows:

3 main elements of retaliation in the work force are 1) Plaintiff established and engaged in a Protected Activity 2) employer took a materially adverse employment action against employee 3) the protected activity and adverse job action are causally connected.

A) FACTS, material evidence are as follows:

- a. In Oct. 2021, after working diligently to meet company standards (5 Rate LOCK agreements a month, at 45 hours a month plus 23 hours of UNPAID overtime) I was put on a performance contract. (See exhibit ____)
- b. Without any reasonable accommodations or support, I managed to meet and exceed the expectations, and locked 22 loans in a month and was promoted (See exhibit____)
- c. Once promoted, Sean Rapp was notified immediately upon hire of my disability and was recorded on record with the EEOC investigators, (See exhibit____) but refused to follow Title I and Title IV laws, and continued to ignore my needs for reasonable accommodation.
- d. In the month of Dec, I finally reached out to HR team for "reasonable accommodations" request and was LOCKED OUT OF MY QUE. I recorded the event due to the changing positions of my employment team. I have this record and can be requested on record, motion to discover.
- e. Had I been awarded reasonable accomodations, I would have been able to meet company expectations and compete for a top preforming tier with payroll and successes. But I was never awarded the attention nor did my employer exersize reasonable duty of care in my situation. It appears that Adam Ramirez has OMITTED

or remained SILENT about facts of this case that determines the discrimination and determines the factual basis of my claims.

MICHELLE MARIE HOWE's MEDICAL CONDITION:

My name is Michelle Marie Howe and I attest that I have a disability of PTSD and bipolar disorder. I have been under the psychiatric oversight of medical professional Paul Araullo, PMHNP, General Psychiatric care at R.O.A.D.S Clinic in Compton, CA. I have been under the care of R.O.A.D.S Clinic in Compton since June 2016.

- 1) After notifying my Supervisor Adam Ramirez on numerous occasions to receive reasonable accommodations, I attempted to get my records for months and was denied by my psychiatric doctor on numerous occasions claiming I nor my company was following HIPPA laws to secure confidential medical records for transcription. Under this consideration, it was Nov- Dec 2021. My medical condition was exasperated and was put back on a mood stabilizer for my heightened PTSD condition.
- 2) My psychiatric doctor Paul Araullo has agreed to be subpoena to court to testify on this behalf. Contact information for Dr. Paul Araullo:
 - a. R.O.A.D.S Clinic
 - i. 121 S Long Beach Blvd, Compton, CA 90221
 - ii. Phone number: 855-645-0033
 - iii. #2 Behavioral Health department

EXHIBITS:

Due to scan and printing errors, I will need to amend my complaint one more time to include discovery and evidence.

Thank you for your patience,

Michelle M Howe

X



Date: X

2/8/2023

Exhibit A

- 1) City of Tustin (active records)**
- 2) SOS.CA.GOV (current records)**
- 3) Law Firm email (current)**



CITY OF TUSTIN

Finance Department / Business License Division

300 Centennial Way
Tustin, CA 92780
Phone: (714) 573-3144 • Fax: (714) 832-0825

PUBLIC INFORMATION RECORD

DBA: NEW AMERICAN FUNDING

Business Name: BROKER SOLUTIONS INC

Location Address: 14511 MYFORD RD
TUSTIN, CA 92780-7068

Mail Attention:

Mailing Address: 14511 MYFORD RD
TUSTIN, CA 92780-7068

Phone: (800) 450-2010

Ownership: Corporation

Account No.: 99061811

License No: 99061811

License Issued: 1/1/2023

License Expires: 12/31/2023

Business Status: Active

License Status: Active

Start Date: 06/19/2012

Close Date:

Location: Inside

Location Type: Commercial

Rate Type (STD): Gross Receipts

Business Type: PC-IND/SCR/MORTGAGE LOANS

NAIC Description: Mortgage And Nonmortgage Loan Brokers

SIC Description: Mortgage Bankers And Loan Correspondents

Owner: ENRICO ARVIELO

TITLE: PRESIDENT



Exhibit B

1) Position Statement EEOC



Sacramento · San Francisco · Los Angeles · Orange County · San Diego

COUNSEL TO CALIFORNIA EMPLOYERS®

18300 Von Karman Avenue, Suite 800
Irvine, California 92612

T 949.622.1661

February 25, 2022

Sender's e-mail:
ahalberda@cdflaborlaw.com

VIA E-MAIL

Christopher Scott
U.S. Equal Employment Opportunity Commission
255 E. Temple St., 4th Floor
Los Angeles, CA 90012
Christopher.scott@eeoc.gov

Re: **Michelle M. Howe v. New American Funding**
EEOC Charge No. 480-2022-01825

(X) - won discrimination, retaliation / need Counsel

Mr. Christopher Scott:

On behalf of Broker Solutions, Inc. dba New American Funding ("NAF," or the "Company"), we provide the following position statement and information regarding the above-referenced charge (the "Charge"), as requested.

I. RELEVANT FACTUAL BACKGROUND

A. The Company's Ownership and Operations

NAF is a family-owned, independent mortgage lender headquartered in Orange County, California, that is dedicated to helping other families and individuals improve their quality of living through home ownership. Founded in 2003, NAF grew from a 40-employee call center into a national mortgage banker with locations in over 40 states. NAF is committed to its core values of integrity, collaboration, trust and respect.

B. The Company's Policies Against Discrimination and Retaliation

The Company is an equal opportunity employer. See Equal Employment Opportunity, p. 13-20 of the Employee Handbook, **Exhibit A**. It is the Company's policy to create and maintain a collegial work environment in which all individuals are treated with respect and dignity. Each employee of the Company has the right to work in a professional atmosphere which promotes equal opportunities and prohibits unlawful discrimination based on race, color, creed, gender (including gender identity and gender expression), religion, marital status, registered domestic

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(B)

Christopher Scott
February 25, 2022
Page 2

partner status, age, national origin or ancestry, physical or mental disability, medical condition, pregnancy, childbirth and related medical conditions, genetic characteristic, sex, sexual orientation, military service, military or veteran status, citizenship or intent to become a U.S. citizen, or any other classification protected by federal, state, and local laws and ordinances. *Id.* Consistent with its philosophy, the Company will not allow, tolerate or condone any acts of discrimination or retaliation based on a protected category. Furthermore, the Company takes affirmative steps to ensure that applicants and employees are treated without regard to any characteristic protected by law. The Company's active employee roster is filled with people of all ages, disabilities, backgrounds, genders, and sexual orientations.

C. Ms. Howe's Employment with NAF

On July 6, 2021, Claimant Michelle Howe ("Ms. Howe") was hired by NAF as a Junior Loan Officer. Due to her failure to (1) meet minimum company standards with regard to customer service and sales results, and (2) adhere to company policy with regard to the protection of confidential customer information, Ms. Howe was placed on a performance improvement plan ("PIP") on October 1, 2021. Ms. Howe characterized her placement on a PIP as "due to frequent mistakes with [her] work and not having accuracy with [her] files." Ms. Howe was able to correct her performance deficiencies and, with the support of her manager, Ms. Howe's performance improved to the point where she was promoted to the position of Senior Loan Officer on December 1, 2021 (as a result, her contention in her Charge that she last held the position of Junior Loan Officer is inaccurate). On December 29, 2021, less than one month after her promotion and less than six months from the time of her hire, Ms. Howe's employment ended when she submitted her resignation to the vice president of her region, David Martinez, thanking him for the opportunity to work for NAF and expressing regret that it did not work out.

D. Ms. Howe's Alleged Disability and Use of One Sick Day

On Friday, December 1, 2021, the first day of assuming her new position as a Senior Loan Officer, Ms. Howe sent an email to her new Sales Manager, Sean Rapp, thanking him for his kind supervision, expressing joy in working at NAF, and informing him that she had a "mild" case of PTSD. No NAF employee has record or recollection of Ms. Howe having discussed or reported her alleged PTSD with anyone other than Mr. Rapp.

During the course of her employment at NAF, Ms. Howe requested and received a total of three (3) sick days. The first of these came on December 12, 2021, when Ms. Howe notified Mr. Rapp that she would like to take a sick day on December 13, 2021 to tend to her health. Ms. Howe's requested sick day was approved *without issue*. On December 13, 2021, during her approved sick day, Ms. Howe requested to work from home after her sick day, for reasons related to her health. Mr. Rapp granted Ms. Howe's requested work from home accommodation.

Christopher Scott
February 25, 2022
Page 3

Despite the approval of her requested accommodation, Ms. Howe returned to the office on December 14, 2021—the very next day. At no time did NAF request that Ms. Howe return to work in the office, and NAF continued to communicate its approval of Ms. Howe's accommodation to work from home.

E. Ms. Howe's Discrimination Allegations

On Saturday, December 25, 2021, Christmas Day, a Company holiday, Ms. Howe sent Mr. Martinez an email which included references to large sums of damages demanded in employment-related lawsuits, as well as what purported to be a list of alleged issues, such as that Ms. Howe is “disabled,” and a curious claim that her loans took an average of 60 days to close, suggesting that her average closing period for loans was substantially longer than that of other loan officers. Ms. Howe failed to ever provide any documentation in support of this contention. Ms. Howe also informed Mr. Martinez that she would be filing a complaint with the EEOC. In a subsequent email, Ms. Howe informed Mr. Martinez that investigators would be contacting him with further questions.

F. Ms. Howe's Subsequent Use of Two Sick Days

On Sunday, December 26, 2021, Ms. Howe provided NAF personnel with a note from OC Urgent Care indicating that Ms. Howe had an office visit that day, and requesting that she be excused from work December 26-28, 2021. In accordance with this note, Ms. Howe took sick days on both December 27 and 28, 2021 (Monday and Tuesday). On Monday, December 27, 2021, Ms. Howe notified David Martinez of her use of the two sick days. As of December 29, 2021, Ms. Howe had requested and used a total of three sick days—all of which NAF approved without issue.

G. Ms. Howe's Express, Voluntary Resignation

Subsequent to Mr. Martinez's correspondence endeavoring to speak face to face with Ms. Howe after the holidays regarding concerns she had related to her employment, on Wednesday, December 29, 2021—the first day Ms. Howe was in the office since the submission of her internal complaint on Christmas day—Ms. Howe emailed Mr. Martinez to inform him that she would work until Friday to tie up loose ends related to her loans, but that she would be resigning from NAF after Friday, December 31, 2021. As such, Ms. Howe refused to participate in any post-holiday discussions regarding her workplace concerns, despite her prior communications that she would speak with Mr. Martinez after the holidays. In conjunction with her resignation, Ms. Howe explicitly thanked Mr. Martinez for extending her the opportunity to work at NAF, and expressed her regret that it did not work out. Ms. Howe also reached out to Mr. Ramirez, stating that she would be leaving at the end of the year. In response to Ms. Howe's email announcing her voluntary resignation, Mr. Martinez sent Ms. Howe an email confirming his

Christopher Scott
February 25, 2022
Page 4

receipt and stating that NAF accepted her resignation effective immediately. Following Ms. Howe's resignation, NAF HR personnel attempted to communicate with Ms. Howe regarding her employment, however, Ms. Howe refused to speak with HR personnel regarding her employment.

II. LEGAL ARGUMENT

In the Charge Ms. Howe filed with the Commission, Ms. Howe makes the following allegations in support of her disability discrimination and retaliation claims:

I. On or about 05 July 2021, I began my employment with New America Funding and my last position with the company was Junior Loan Officer. On or about 05 July 2021, I disclosed my disability to Respondent and requested a reasonable accommodation. In or around September 2021, I was placed on a Performance Improvement Plan due to frequent mistakes with my work and not having accuracy with my files. On or about 13 December 2021, I went out on an approved medical leave of absence. On or about 23 December 2021, I filed an internal complaint. On or about 26 December 2021, I went out on another approved medical leave of absence. On or about 27 December 2021, I was discharged.

II. No reason was given to me by Respondent for my discharge.

III. I believe I have been discriminated against because of my disability, history of being disabled or being regarded as disabled, and retaliated against for participating in a protected activity, which are in violation of the Americans with Disabilities Act of 1990, as amended.

Ms. Howe's Charge contains various inaccuracies and no facts that establish the elements necessary to support a claim of discrimination or retaliation under the Americans with Disabilities Act ("ADA") and the Fair Employment and Housing Act ("FEHA"). There are three steps to proving a claim of discrimination: (1) the complainant must establish a prima facie case; (2) if the complainant establishes a prima facie case, then the employer must articulate – not prove – a legitimate, non-discriminatory reason for the employment decision in question; and (3) once the employer articulates a legitimate, non-discriminatory reason, the complainant may prevail only by proving that the proffered justification is false and that the real reason is unlawful discrimination. See *Texas Dep't of Community Affairs v. Burdine*, 450 U.S. 248, 252-56 (1981).

A. Ms. Howe's Claim of Disability Discrimination is Factually Baseless and Without Merit

Christopher Scott
February 25, 2022
Page 5

Ms. Howe cannot even satisfy the first step – providing evidence to support a *prima facie* case. In order to establish a *prima facie* case of discrimination, a complainant must show that: (1) she is a member of a protected class; (2) she was qualified for her position; (3) she suffered an adverse employment action; and (4) the adverse action occurred under circumstances giving rise to an inference of discrimination. *Fisher v. Vassar College*, 114 F.3d 1332, 1344 (2d Cir.1997). Ms. Howe cannot prevail on her disability discrimination claim because she is unable to prove the elements of a *prima facie* case. Notably, Ms. Howe has provided no information whatsoever with regard to the nature of her alleged disability, let alone evidence of such sufficient to show that she is a member of a protected class. Moreover, Ms. Howe cannot establish that any adverse action occurred under circumstances giving rise to an inference of discrimination.

As the above demonstrates, Ms. Howe explicitly and voluntarily resigned. Accordingly, she cannot successfully argue that she was subject to an adverse action in the form of involuntary termination of her employment. To the extent it is Ms. Howe's contention that she was constructively terminated by virtue of the discrimination she has alleged both internally and in her Charge with the Commission, such a contention would be utterly void of support. Ms. Howe has not offered any explanation whatsoever as to the manner in which she was allegedly discriminated against, nor has she alleged a single fact or proffered even a scintilla of evidence that would support such a notion. Thus, any contention that Ms. Howe's employment was involuntarily or constructively terminated is void of both factual and evidentiary support.

Even if (as is unlikely and contrary to the evidence) Ms. Howe's employment were deemed to have been involuntarily terminated, she has alleged no fact even suggesting that it occurred under circumstances giving rise to an inference of discrimination. The fact is, the processing of Ms. Howe's resignation—whether characterized as voluntary or involuntary termination—took place immediately after she expressed the explicit desire to promptly end her employment with NAF. Thus, her employment was separated only because she explicitly requested it. This is a far more plausible explanation for the separation of Ms. Howe's employment than any notion that her termination was related to her use of sick days (every one of which was approved and processed accordingly without issue), request to work from home (which was granted), or internal complaint of discrimination the previous week (which Mr. Martinez had already agreed to discuss with Ms. Howe in person). Accordingly, Ms. Howe was not subject to an involuntary termination, and even if it were determined that she was, it did not occur under circumstances giving rise to an inference of discrimination.

Any assertion that NAF failed to provide a reasonable accommodation for Ms. Howe's alleged disability (which could amount to an adverse employment action) is utterly without merit. NAF granted every reasonable accommodation Ms. Howe requested. Ms. Howe requested sick days on two separate occasions to tend to her health, potentially in relation to her alleged disability. NAF granted all requested sick days without issue. Ms. Howe requested to work from home as an accommodation. NAF authorized her to work from home. Despite this, Ms. Howe

Christopher Scott
February 25, 2022
Page 6

elected to return to the office anyway. Ms. Howe did not request any other reasonable accommodation (or any other accommodation at all, for that matter).

To the extent she required any additional accommodation, Ms. Howe failed to engage in the interactive process by notifying NAF personnel of her need. When needed to identify or implement an effective, reasonable accommodation for an employee or applicant with a disability, the FEHA requires the employer and employee to exchange essential information without delay or obstruction of the interactive process. 2 CCR § 11069. Under both the ADA and FEHA, “the interactive process requires communication and good faith exploration of possible accommodations between employers and individual employees... Both sides must communicate directly to exchange essential information.” *Barnett v. U.S. Air, Inc.*, 228 F.3d 1105, 1114-1115 (9th Cir. 2000), *revd. on other grounds U.S. Airways, Inc. v. Barnett*, 535 U.S. 391 (2002). Ms. Howe has proffered no evidence to show that she communicated with NAF to inform them of any alleged need for accommodation leave or existing work restrictions, aside from her requests for sick days (to the extent they are deemed an accommodation) and work from home approval, **both of which were granted**. This includes Ms. Howe’s alleged July 5, 2021 disclosure of her disability and purported request for a reasonable accommodation, which disclosure and request never took place. Thus, Ms. Howe was not denied reasonable accommodation for her alleged disability, and she cannot base the establishment of a prima facie case on failure to accommodate as the adverse employment action.

Regardless of whether Ms. Howe alleges that she was subject to an involuntary termination or a failure to provide a reasonable accommodation, she cannot succeed in establishing the elements of a prima facie case because (1) neither of these things occurred and (2) even in the unlikely event it is determined that they did, neither can be shown to have occurred under circumstances giving rise to an inference of discrimination. Furthermore, Ms. Howe has not provided any evidence to show that she is a member of a protected class.

Moreover, even if, *arguendo*, Ms. Howe could establish a prima facie case of discrimination, the evidence demonstrates a legitimate, non-discriminatory reason for processing Ms. Howe’s resignation – Ms. Howe’s explicitly stated desire to promptly end her employment with NAF. In other words, NAF processed Ms. Howe’s resignation because, based on her resignation, she no longer wished to remain employed by NAF. Rather than requiring her to work the remaining two days of the year tying up the loose ends of her work, NAF elected to process Ms. Howe’s resignation “effective immediately” in order to relieve her of that burden. Because NAF can articulate a legitimate, non-discriminatory reason for processing Ms. Howe’s resignation, the burden of production shifts back to Ms. Howe to prove that Employer’s non-discriminatory reason for the processing of her resignation was pretext for discrimination. *St. Mary’s Honor Ctr. v. Hicks*, 509 U.S. 502, 509 (1993). An employee must offer “substantial evidence” of pretext. *Hersant v. California Department of Social Services*, 57 Cal.App.4th 997, 1004-05 (1997). “[T]he employee must demonstrate such weaknesses, implausibilities,

Christopher Scott
February 25, 2022
Page 7

inconsistencies, incoherencies, or contradictions in the employer's proffered legitimate reasons for its action that a reasonable factfinder could rationally find them unworthy of credence, and hence infer that the employer did not act for the asserted non-discriminatory reasons." *Id.* At 1005. "[U]nsupported speculations and allegations of discrimination" are insufficient. *Crawford v. MCI Worldcom Communications, Inc.*, 167 F.Supp. 2d 1128, 1135 (2001).

Ms. Howe alleges no facts that in any way prove that NAF's reasoning for processing Ms. Howe's resignation—to effectuate Ms. Howe's desires—was weak, implausible, inconsistent, incoherent, contradictory or unworthy of credence. On the contrary, the evidence shows that NAF processed Ms. Howe's resignation only *after* she voluntarily submitted her resignation and *thanked* NAF for the opportunity to work for the company.

NAF did not separate Ms. Howe's employment after her internal complaint regarding discrimination. Instead, Mr. Martinez expressed a willingness to sit down and speak with Ms. Howe face to face about her concerns. NAF did not separate Ms. Howe's employment following her request for sick days or work from home approval. Instead, Ms. Howe's accommodation and time off requests were granted and NAF management did nothing but wish her well and encourage her to utilize approved accommodations such as work from home. Had Ms. Howe's accommodation requests or allegations of discrimination influenced the decision to process Ms. Howe's resignation, surely NAF would have reacted differently to Ms. Howe's accommodation requests and discrimination complaint—and perhaps Ms. Howe's employment would have been separated prior to her resignation. It wasn't. The evidence does not support a finding that NAF's reasoning for processing Ms. Howe's resignation is in any way inadequate. Thus, Ms. Howe's claim of discrimination necessarily fails.

Based on the limited summary of Ms. Howe's *prima facie* case set forth in the January 2022 Charge, it is abundantly clear that Ms. Howe has provided the Commission with no reliable evidence to support her claim that her discharge was motivated by some kind of discriminatory intent. For these reasons, Ms. Howe cannot succeed on her claims of disability discrimination and retaliation.

B. Ms. Howe's Retaliation Claim is Factually Baseless and Lacks Merit

In order to establish a *prima facie* case of retaliation, Ms. Howe must demonstrate that (1) she engaged in protected activity, (2) she suffered a materially adverse employment action, and (3) there was a causal link between the two. *Goldsmith v. Bagby Elevator Co.*, 513 F.3d 1261, 1277 (11th Cir. 2008). Ms. Howe is unable to establish a *prima facie* case because her Charge is silent as to the nature of the protected activity in which she purportedly engaged. Furthermore, as discussed in detail above, Ms. Howe has not suffered any adverse employment action—she voluntarily resigned and every accommodation request she made was granted. Finally, Ms. Howe has failed to allege any retaliatory animus.

CDF Labor Law LLP

Christopher Scott
February 25, 2022
Page 8

Moreover, even in the unlikely event the processing of Ms. Howe's resignation is characterized as an involuntary or constructive termination, it is clear that there was a legitimate, non-retaliatory reason for processing Ms. Howe's resignation – NAF's desire to effectuate Ms. Howe's explicitly stated desire to promptly end her employment with NAF. In addition, Ms. Howe has alleged no facts that constitute substantial evidence of pretext. For these reasons, Ms. Howe cannot establish a prima facie case of retaliation and her retaliation claim must fail.

Based on the foregoing, NAF submits that there is absolutely no basis for Ms. Howe's discrimination and retaliation claims and all such claims should be summarily dismissed.

III. CONCLUSION

Ms. Howe has alleged discrimination, but has never provided any degree of explanation as to how she has been discriminated against, let alone a scintilla of evidence or even an assertion that evidence of such exists. The same may be said of her allegations of retaliation. NAF promoted Ms. Howe and granted every accommodation request she made without issue. NAF management encouraged her to utilize granted accommodations. They also demonstrated willingness to discuss her concerns regarding discrimination. Despite all of this, Ms. Howe felt compelled to voluntarily resign. Her resignation was explicit and unequivocal. In order to effectuate Ms. Howe's desire to end her employment with NAF, Mr. Martinez accepted and processed her resignation.

It is evident from the facts presented herein that Ms. Howe's claims of discrimination and retaliation are without merit. It is NAF's position that this letter provides the Commission with substantial information and should be sufficient to allow the Commission to fully investigate this matter and resolve it as expeditiously as possible. NAF respectfully requests that the Commission issue a finding of "no probable cause" and immediately dismiss Ms. Howe's Charge.

Please feel free to contact me if you would like to discuss this matter further and/or if there is any additional information that you need.

Sincerely,



Ashley Halberda
CDF Labor Law LLP

Enclosures: Exhibit A – Employee Handbook

Exhibit C

- 1) Medical Records**
- 2) Psychiatric Information RN**
- 3) HIPPA laws**



Paul Araullo, PMHNP

General Psychiatry

ABOUT

ROADS Community Care Clinic plans to provide high-quality and accessible preventive, primary, behavioral health, dental.

OPENING HOURS

Mon – Fri :
8:30AM to 6:00PM

Saturday :
9:00AM to 3:00PM

Sun : Closed

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CONTACT

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121 S. LONG BEACH BLVD
COMPTON CA 90221

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CALIFORNIA BOARD OF REGISTERED NURSING - BRN

LICENSING DETAILS FOR: 95002129

NAME: ARAULLO, PAUL PHAM

LICENSE TYPE: NURSE PRACTITIONER FURNISHING

PRIMARY STATUS: CURRENT

SPECIALTY: CONTROLLED SUBSTANCES II

ADDRESS NOT DISCLOSED

ISSUANCE DATE

FEBRUARY 19, 2015

EXPIRATION DATE

JULY 31, 2024

CURRENT DATE / TIME

FEBRUARY 6, 2023
10:14:32 AM

DISCIPLINARY ACTIONS

- › THERE ARE NO DISCIPLINARY ACTIONS AGAINST THE LICENSE.

PUBLIC RECORD ACTIONS

- › ADMINISTRATIVE DISCIPLINARY ACTIONS (NO RECORDS)
- › COURT ORDER (NO RECORDS)
- › LICENSE ISSUED WITH PUBLIC LETTER OF REPRIMAND (NO RECORDS)
- › AUTO DISCLOSURE (NO RECORDS)
- › PUBLIC DOCUMENTS (NO RECORDS)

363LP0808X Psychiatric/Mental Health Nurse Practitioner

<i>Taxonomy Code</i>	363LP0808X
<i>Status</i>	Active
<i>Level</i>	Level III Area of Specialization
<i>Short Name</i>	Psychiatric/Mental Health
<i>Full Name</i>	Psychiatric/Mental Health Nurse Practitioner
<i>Level I, Provider Grouping</i>	Physician Assistants & Advanced Practice Nursing Providers
<i>Level II, Classification</i>	Nurse Practitioner
<i>Description</i>	N/S



HOAG URGENT CARE HUNTINGTON BEACH
19582 BEACH BOULEVARD SUITE 180
HUNTINGTON BEACH CA 92648-5994
714-477-8050

December 13, 2021

Patient: **Michelle Marie Howe**

Date of Birth: **2/5/1972**

Date of Visit: **12/13/2021**

To Whom It May Concern:

Michelle Howe was seen in my clinic on 12/13/2021 at 9:20 am. Please excuse Michelle for her absence from work on this day to make the appointment. Please excuse for up to 3 days but may return sooner if feeling better.

If you have any questions or concerns, please don't hesitate to call.

Sincerely,

A handwritten signature in black ink, appearing to read "Estrellita Delavega".

Estrellita Delavega, MD



8101 Newman Ave Ste A.
Huntington Beach, CA 92647
Phone: (714) 698-8580
Fax: (714) 698-8581

Patient Name: Michelle Howe	
-----------------------------	--

Patient was seen and evaluated at OC Urgent Care for an office visit on 12/26/2021. Please excuse the patient from Work/ School 12/26/2021-12/28/2021 Patient may return to Work/ School on 12/29/2021

Restrictions (Only 1 box*applies):

☒ None:

☐ Work 4 hours per day.

☐ No lifting greater than 5 pounds.

☐ Other:

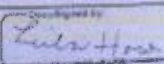
If you have any questions or concerns do not hesitate to contact us, thank you.

Today's Date: 12/26/2021

Sincerely,

NOTHERN, MATTHEW R

OC Urgent Care
8101 Newman Ave Ste A
Huntington Beach, CA 92647
Ph: (714) 698-8580
FX: (714) 698-8581

STATEMENT OF PERSONAL INJURY - POSSIBLE THIRD PARTY LIABILITY TRICARE MANAGEMENT ACTIVITY	
Please fill out this form to permit the United States to recover medical expenses from whoever caused your injury. Processing of your TRICARE claim will be suspended until you complete and return this form in the attached self-addressed envelope. Address questions to any Judge Advocate office or call toll free telephone number 1-800- <div style="text-align: right;">ARMED/09/23</div>	
SECTION I - GENERAL INFORMATION	
1. SPONSOR'S SOCIAL SECURITY NUMBER	ARMY <input type="checkbox"/> NAVY <input type="checkbox"/> AIR FORCE <input type="checkbox"/> COAST GUARD <input checked="" type="checkbox"/> USPHS <input type="checkbox"/> NOAA <input type="checkbox"/>
2. a. INJURED PATIENT'S NAME: HOWE, LEILA L.	
b. INJURED PATIENT'S ADDRESS: 5300 NEW CASTLE AVE APT 23 ENCINO CA 91316	c. TELEPHONE NUMBER: (310) 305-4537
3. DATE INJURY OCCURRED (YYYYMMDD): 20211104	APPROXIMATE TIME OF INJURY:
4. LOCALITY AND STATE WHERE INJURY OCCURRED: SANTA MONICA	
SECTION II - TYPE AND CAUSE OF INJURY	
<input checked="" type="checkbox"/> 5. TRAFFIC ACCIDENT. (Give name of at-fault driver and insurance company name. If you were a passenger in the accident vehicle, give name of driver and driver's insurance company.)	
<input checked="" type="checkbox"/> 6. SLIP/FALL, DOG-BITE, MISHAP. (Give name of employer, business, municipality, or homeowner where injury occurred.)	
<input type="checkbox"/> 7. EXPLOSION. (Specify type of explosive, name and address of place where injury occurred.)	
<input type="checkbox"/> 8. ASSAULT. (Give name(s) of person(s) who assaulted you, and responding police department.)	
<input type="checkbox"/> 9. TOXIC SUBSTANCE. (Specify substance or drug name, and place where the incident occurred.)	
<input type="checkbox"/> 10. ON-THE-JOB INJURY. (Give name and address of employer, and cause of injury.)	
<input type="checkbox"/> 11. PRODUCT MALFUNCTION. (Give product name and place where the injury occurred.)	
<input type="checkbox"/> 12. MEDICAL MALPRACTICE. (Give date you first knew of the malpractice, doctor's name, and place where the malpractice occurred.)	
<input checked="" type="checkbox"/> 13. OTHER TYPE AND CAUSE OF INJURY. (Specify) Unrelated to any of the above. Patient was admitted to hospital HYDRONEPHROSIS WITH OBSTRUCTING CALCULUS	
SECTION III - MISCELLANEOUS	
14. LIST OF MILITARY MEDICAL FACILITIES THAT PROVIDED CARE FOR THIS INJURY AND DATES OF TREATMENT:	
15. HAVE YOU HIRED A LAWYER TO REPRESENT YOU REGARDING THIS INJURY?	YES <input type="radio"/> NO <input type="radio"/>
a. LAWYER'S NAME AND ADDRESS:	b. LAWYER'S TELEPHONE NUMBER:
16. DO YOU HAVE INSURANCE? YES	YES <input type="radio"/> NO <input type="radio"/>
a. NAME OF INSURANCE PROVIDER(S): MEDICARE AND MUTUAL OF OMAHA	b. INSURANCE TELEPHONE NUMBER(S):
17. YOUR SIGNATURE 	18. DATE SIGNED 11/24/2021

Page 2 of 2 Pages

Exhibit D

- 1) Bank Statements Payroll**
- 2) EDU Licensing transcripts**
- 3) Disciplinary Contract**

Transcript for Michelle Howe

Course	Passed	Attempted	Completed	Duration	Type	Credits	Score
20 Hour SAFE Comprehensive_Applying Mortgage Knowledge to Exam Preparation- 7-day		8/19/2021		0 min	Classroom	20	-
1 Hour AZ SAFE: Keeping Current on Arizona Mortgage Law (Online)							
Your Course Orientation	✓	10/21/2021	10/21/2021	1 min	Online	-	100
Keeping Current on Arizona Mortgage Law	✓	10/21/2021	10/21/2021	89 min	Online	-	100
FINAL EXAM: Keeping Current on Arizona Mortgage Law	✓	10/21/2021	10/25/2021	26 min	Online	-	73
1 Hour CA-DFPI SAFE: Keeping Current on California Mortgage Law (Online)							
Your Course Orientation	✓	10/21/2021	10/21/2021	1 min	Online	-	100
Keeping Current on California Mortgage Law	✓	7/31/2021	7/31/2021	97 min	Online	-	100
FINAL EXAM: Keeping Current On California Mortgage Law	✓	8/14/2021	8/20/2021	40 min	Online	-	80
2 Hour CO SAFE: Review of Colorado Mortgage Law [PE, Online, 11095]*							
Your Course Orientation	✓	10/21/2021	10/21/2021	1 min	Online	-	100
Review of Colorado Mortgage Law*	✓	8/20/2021	8/26/2021	194 min	Online	-	100
FINAL EXAM: Review of Colorado Mortgage Law*	✓	8/26/2021	8/26/2021	74 min	Online	-	88
2 Hour OR SAFE: Keeping Current on Oregon Mortgage Law (Online)							
Your Course Orientation	✓	10/21/2021	10/21/2021	1 min	Online	-	100
Keeping Current on Oregon Mortgage Law	✓	10/25/2021	11/4/2021	204 min	Online	-	100
FINAL EXAM: Keeping Current on Oregon Mortgage Law	✓	11/9/2021	11/9/2021	25 min	Online	-	80
2 Hour TN SAFE: Review of Tennessee Mortgage Law [PE, Online, 11068]*							
Your Course Orientation	✓	10/21/2021	10/21/2021	1 min	Online	-	100
Review of Tennessee Mortgage Law*	✓	8/31/2021	8/31/2021	189 min	Online	-	100
FINAL EXAM: Review of Tennessee Mortgage Law*	✓	9/2/2021	9/2/2021	25 min	Online	-	72
20 Hour SAFE Comprehensive: Applying Mortgage Knowledge to Exam Preparation [7-Day, PE, OIL, 1054]							
ORIENTATION: Applying Mortgage Knowledge to Exam Preparation (7-Day)*	✓	8/21/2021	8/21/2021	1 min	Online	-	100
Applying Mortgage Knowledge to Exam Preparation: Federal Mortgage-Related Laws	✓	8/21/2021	8/22/2021	492 min	Online	-	100
Applying Mortgage Knowledge to Exam Preparation: General	✓	8/22/2021	8/23/2021	273 min	Online	-	100

Mortgage Knowledge							
Applying Mortgage Knowledge to Exam Preparation: Mortgage Loan Origination Activities	✓	8/23/2021	8/24/2021	296 min	Online	-	100
Applying Mortgage Knowledge to Exam Preparation: Ethics	✓	8/24/2021	8/24/2021	210 min	Online	-	100
FINAL EXAM: Applying Mortgage Knowledge to Exam Preparation	✓	8/24/2021	8/25/2021	29 min	Online	-	76
4 Hour AZ SAFE: Review of Arizona Mortgage Law [PE, Online, 11168]*							
Your Course Orientation	✓	10/21/2021	10/21/2021	1 min	Online	-	100
Review of Arizona Mortgage Law, Module I	✓	9/8/2021	10/10/2021	158 min	Online	-	100
Review of Arizona Mortgage Law, Module II	✓	10/10/2021	10/11/2021	129 min	Online	-	100
FINAL EXAM: Review of Arizona Mortgage Law*	✓	10/11/2021	10/14/2021	60 min	Online	-	80
4 Hour NC SAFE: Review of North Carolina Mortgage Law [PE, Online, 11167]*							
Your Course Orientation	✓	10/21/2021	10/21/2021	1 min	Online	-	100
Review of North Carolina Mortgage Law, Module I	✓	8/27/2021	8/27/2021	163 min	Online	-	100
Review of North Carolina Mortgage Law, Module II	✓	8/27/2021	8/28/2021	157 min	Online	-	100
FINAL EXAM: Review of North Carolina Mortgage Law*	✓	8/30/2021	8/30/2021	32 min	Online	-	80
4 Hour OR SAFE: Review of Oregon Mortgage Law [PE, Online, 11117]*							
Your Course Orientation	✓	10/21/2021	10/21/2021	1 min	Online	-	100
Review of Oregon Mortgage Law, Module I	✓	9/8/2021	9/9/2021	146 min	Online	-	100
Review of Oregon Mortgage Law, Module II	✓	9/9/2021	9/9/2021	140 min	Online	-	100
FINAL EXAM: Review of Oregon Mortgage Law*	✓	9/9/2021	9/10/2021	127 min	Online	-	80
4 Hour WA SAFE: Review of Washington Mortgage Law [PE, Online, 11116]*							
Your Course Orientation	✓	10/21/2021	10/21/2021	1 min	Online	-	100
Review of Washington Mortgage Law, Module I	✓	9/9/2021	10/6/2021	160 min	Online	-	100
Review of Washington Mortgage Law, Module II	✓	10/7/2021	10/10/2021	168 min	Online	-	100
FINAL EXAM: Review of Washington Mortgage Law*	✓	10/10/2021	10/10/2021	34 min	Online	-	71
7 Hour SAFE Core: Exploring Current Compliance Concerns (Online)							
Your Course Orientation	✓	10/21/2021	10/21/2021	1 min	Online	-	100
Compliance Essentials for Mortgage Professionals, Module I	✓	8/25/2021	9/24/2021	166 min	Online	-	100
Compliance Essentials for Mortgage Professionals, Module II	✓	9/24/2021	9/27/2021	106 min	Online	-	100

Preserving Ethics and Consumer Protection in a Modernizing Marketplace		9/27/2021	9/28/2021	148 min	Online	-	100
A New Look at Nontraditional Mortgages		9/28/2021	10/2/2021	137 min	Online	-	100
FINAL EXAM: Exploring Current Compliance Concerns		10/2/2021	10/3/2021	75 min	Online	-	76



Michelle Marie Howe

NMLS ID: 353513 Phone: 800-450-2010 2615 Fax: 949-209-4668

Other Names : Michelle Howe, Michelle Marie Baraz Prior Other Names : None Prior Legal Names : None

Regulatory Actions : None posted in NMLS

Employment

Authorized to Represent : None

Engaged in other businesses : No

Office Locations

Company	NMLS ID	Type	Street Address	City	State	Zip Code	Start Date
None							

State Licenses/Registrations (Displaying 1 Active, 14 Inactive of 15 Total)

Regulator	Lic/Reg Name	Authorized to Conduct Business	Consumer Complaint
Alaska	Mortgage Loan Originator License	No	Submit to Regulator
Arizona	Loan Originator License	No	Submit to Regulator
Arkansas	Mortgage Loan Officer License	No	Submit to Regulator
California - DFPI	Mortgage Loan Originator License	No	Submit to Regulator
Colorado	Mortgage Loan Originator License	Yes	Submit to Regulator
Georgia	Mortgage Loan Originator License	No	Submit to Regulator
Illinois	Mortgage Loan Originator License	No	Submit to Regulator
Indiana-DFI	Mortgage Loan Originator License	No	Submit to Regulator
Iowa	Mortgage Loan Originator License	No	Submit to Regulator
Louisiana	Mortgage Originator License	No	Submit to Regulator
Ohio	Mortgage Loan Originator License	No	Submit to Regulator
Oregon	Mortgage Loan Originator License	No	Submit to Regulator
Tennessee	Mortgage Loan Originator License	No	Submit to Regulator
Washington	Mortgage Loan Originator License	No	Submit to Regulator
Wisconsin	Mortgage Loan Originator License	No	Submit to Regulator

Regulatory Actions

While some state and federal agencies may add actions taken in previous years against a licensee, the majority are adding only new actions from 2012 or later. To view complete information regarding regulatory actions posted by the agency, click any regulator link.

No regulatory actions have been posted in NMLS.



Michelle Marie Howe

NMLS ID: 353513 Phone: 800-450-2010 2615 Fax: 949-209-4668

Other Names : Michelle Howe, Michelle Marie Baraz Prior Other Names : None Prior Legal Names : None

Regulatory Actions : None posted in NMLS.

Employment

Authorized to Represent : None

Engaged in other businesses : No

Office Locations

Company	NMLS ID	Type	Street Address	City	State	Zip Code	Start Date
None							

State Licenses/Registrations (Displaying 1 Active, 14 Inactive of 15 Total)

Regulator	Lic/Reg Name	Authorized to Conduct Business	Consumer Complaint
Alaska	Mortgage Loan Originator License	No	Submit to Regulator
	Lic/Reg #: AK353513 Original Issue Date : 09/15/2021 (Sept)		
	Status : Approved-Inactive Status Date: 12/30/2021 Renewed Through : 2022		
	Currently Authorized to Represent		
	None		
	View Previously Authorized to Represent		

Arizona	Loan Originator License	No	Submit to Regulator
	Lic/Reg #: 1028247 Original Issue Date : 09/20/2021 (Sept)		
	Status : Approved-Inactive Status Date: 12/30/2021 Renewed Through : 2022		
	Currently Authorized to Represent		
	None		
	View Previously Authorized to Represent		

Arkansas	Mortgage Loan Officer License	No	Submit to Regulator
	Lic/Reg #: 125231 Original Issue Date : 09/20/2021 (Sept)		
	Status : Voluntary Surrender Status Date: 12/29/2021 Renewed Through : None		
	Currently Authorized to Represent		
	None		
	View Previously Authorized to Represent		

California - DFPI	Mortgage Loan Originator License	No	Submit to Regulator
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Lic/Reg #: CA-DFPI353513 Original Issue Date : 12/09/2020

Status : Approved-Inactive Status Date: 12/30/2021 Renewed Through : 2022

Currently Authorized to Represent

Dec

None

[View Previously Authorized to Represent](#)

* Colorado	Mortgage Loan Originator License	Yes	Submit to Regulator
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Lic/Reg #: 100033798 Original Issue Date : 11/08/2021

Nov

Status : Approved Status Date: 12/07/2021 Renewed Through : 2022

Currently Authorized to Represent

None

[View Previously Authorized to Represent](#)

* Georgia	Mortgage Loan Originator License	No	Submit to Regulator
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Lic/Reg #: 353513 Original Issue Date :

July

Status : Temporary Authority Ended Status Date: 07/27/2021 Renewed Through : None

Currently Authorized to Represent

None

[View Previously Authorized to Represent](#)

* Illinois	Mortgage Loan Originator License	No	Submit to Regulator
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Lic/Reg #: None Original Issue Date :

Sept

Status : Temporary Authority Ended Status Date: 09/29/2021 Renewed Through : None

Currently Authorized to Represent

None

[View Previously Authorized to Represent](#)

* Indiana-DFI	Mortgage Loan Originator License	No	Submit to Regulator
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Lic/Reg #: 54860 Original Issue Date : 11/01/2021

Nov

Status : Approved-Inactive Status Date: 12/30/2021 Renewed Through : 2022

Currently Authorized to Represent

None

[View Previously Authorized to Represent](#)

* Iowa	Mortgage Loan Originator License	No	Submit to Regulator
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Lic/Reg #: 46111 Original Issue Date : 09/15/2021

Sept

Status : Approved-Inactive Status Date: 01/02/2022 Renewed Through : 2022

Currently Authorized to Represent

None

[View Previously Authorized to Represent](#)

* Louisiana	Mortgage Originator License	No	Submit to Regulator
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Lic/Reg #: None Original Issue Date : 09/30/2021

Sept/Oct

Status : Approved-Inactive Status Date: 12/30/2021 Renewed Through : 2022

Currently Authorized to Represent

None

[View Previously Authorized to Represent](#)

Ohio	Mortgage Loan Originator License	Sept	No	Submit to Regulator
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Lic/Reg #: MLO-OH.353513 Original Issue Date : 09/15/2021

Status : Approved-Inactive Status Date: 01/03/2022 Renewed Through : 2022

Currently Authorized to Represent

None

[View Previously Authorized to Represent](#)

Oregon	Mortgage Loan Originator License	Sept	No	Submit to Regulator
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Lic/Reg #: None Original Issue Date : 09/15/2021

Status : Approved-Inactive Status Date: 01/03/2022 Renewed Through : 2022

Currently Authorized to Represent

None

[View Previously Authorized to Represent](#)

Tennessee	Mortgage Loan Originator License	Nov	No	Submit to Regulator
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Lic/Reg #: MPC- Original Issue Date :

Status : Temporary Authority Ended Status Date: 11/17/2021 Renewed Through : None

Currently Authorized to Represent

None

[View Previously Authorized to Represent](#)

Washington	Mortgage Loan Originator License	Oct	No	Submit to Regulator
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Lic/Reg #: MLO-353513 Original Issue Date : 10/21/2022

Status : Approved-Inactive Status Date: 10/21/2022 Renewed Through : 2022

Currently Authorized to Represent

None

[View Previously Authorized to Represent](#)

Wisconsin	Mortgage Loan Originator License	Sept	No	Submit to Regulator
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Lic/Reg #: 353513 Original Issue Date : 09/17/2021

Status : Approved-Inactive Status Date: 01/03/2022 Renewed Through : 2022

Currently Authorized to Represent

None

[View Previously Authorized to Represent](#)

Regulatory Actions

While some state and federal agencies may add actions taken in previous years against a licensee, the majority are adding only new actions from 2012 or later. To view complete information regarding regulatory actions posted by the agency, click any regulator link.

Wells Fargo Combined Statement of Accounts

August 16, 2021 ■ Page 1 of 9

WELLS
FARGO

a)

MICHELLE M HOWE
2973 HARBOR BLVD # 159
COSTA MESA CA 92626-3912

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (114)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo Personal Loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score, before you apply.

Go to [wellsfargo.com/personalloan](https://www.wellsfargo.com/personalloan) or call 1-855-324-9370, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Central Time.

August 16, 2021 ■ Page 2 of 9

WELLS
FARGO

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	2106125388	272.92	3,099.07
Wells Fargo Everyday Checking	8	1110230974	-8.99	-8.99
Total deposit accounts			\$263.93	\$3,090.08

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 7/17	\$272.92
Deposits/Additions	7,145.83
Withdrawals/Subtractions	- 4,319.68
Ending balance on 8/16	\$3,099.07

Account number 2106125388

MICHELLE M HOWE

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/19		Zelle From Leila Paulsonhowe on 07/17 Ref # Bacpmv02J8Y4	500.00		
7/19		Recurring Payment authorized on 07/14 Google *W8 Tech 855-836-3987 CA S581196106059290 Card 9140		19.99	
7/19		Purchase authorized on 07/15 Starbucks Store 26 Lomita CA S461196441297064 Card 9140		2.95	
7/19		Purchase authorized on 07/15 Del Taco 0801 Harbor City CA S461196533587812 Card 9140		9.95	
7/19		Recurring Payment authorized on 07/15 Apple.Com/Bill 866-712-7753 CA S381197061593096 Card 9140		0.99	
7/19		Purchase authorized on 07/16 Starbucks Store 26 Lomita CA S381197438682282 Card 9140		2.95	
7/19		Purchase authorized on 07/16 Wash Weekly Harbor Lomita CA S581197747035821 Card 9140		5.00	
7/19		Purchase authorized on 07/17 Starbucks Store 26 Lomita CA S461198436508735 Card 9140		5.90	
7/19		Purchase authorized on 07/17 Huntington State B Huntington Be CA S461198489421815 Card 9140		20.00	
7/19		Purchase authorized on 07/17 Del Taco #69 Huntington Be CA S301198541907505 Card 9140		12.38	
7/19		Purchase authorized on 07/17 Pch Petroleum I Long Beach CA P00000000177363640 Card 9140		69.16	
7/19		Online Transfer to Howe M Everyday Checking xxxxxx0974 Ref #1b0By2Ylvk on 07/17/21		20.00	
7/19		Purchase authorized on 07/17 Circle K 09454 Encino CA P00000000380426191 Card 9140		5.97	

August 16, 2021 ■ Page 3 of 9

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/19		Purchase authorized on 07/17 Taco Bell 28470 Tarzana CA S301198848357132 Card 9140		19.35	
7/19		Purchase authorized on 07/18 Ralphs #0 17840 Ventur Encino CA P0000000974043390 Card 9140		182.15	
7/19		Purchase authorized on 07/18 Vanowen Car Wash Reseda CA P00461199597084932 Card 9140		39.62	
7/19		Purchase authorized on 07/18 Vanowen Car Wash Reseda CA P00381199602732346 Card 9140		7.46	
7/19		Purchase authorized on 07/18 Kfc K312040 Lomita CA S381199790716637 Card 9140		8.81	
7/19		Purchase authorized on 07/19 99 Cents Only St 2159 PAC Lomita CA P00461200713624537 Card 9140		51.60	
7/19		Purchase with Cash Back \$ 5.00 authorized on 07/19 7-Eleven Lomita CA P0000000937642093 Card 9140		12.74	275.95
7/20		Recurring Payment authorized on 07/18 Legalshield *Membr 800-6547757 OK S461199351627734 Card 9140		40.90	
7/20		Purchase authorized on 07/18 Starbucks Store 50 Encino CA S381199504719400 Card 9140		5.60	
7/20		Recurring Payment authorized on 07/18 Hlu*Hulu 194955595 Hulu.Com/Bill CA S381200212634624 Card 9140		11.99	
7/20		Purchase authorized on 07/20 I Smoke N Vape Harbor City CA P00461201748724024 Card 9140		25.00	192.46
7/21		Purchase authorized on 07/19 Starbucks Store 26 Lomita CA S461200432416087 Card 9140		5.90	
7/21		Purchase authorized on 07/19 Google *Pandora G.CO/Helpay# CA S581200439625149 Card 9140		9.99	
7/21		Purchase authorized on 07/19 Del Taco 1240 San Pedro CA S461200522705199 Card 9140		9.41	
7/21		Purchase authorized on 07/20 Denny's Inc 180073 Wilmington CA S381201483793626 Card 9140		17.67	149.49
7/22		Purchase authorized on 07/20 Starbucks Store 26 Lomita CA S581201418291236 Card 9140		2.95	
7/22		Recurring Payment authorized on 07/20 Google*Google Stor 650-2530000 CA S381201509341165 Card 9140		1.99	
7/22		Purchase authorized on 07/21 99 Cents Only Stor Lomita CA S381202770323802 Card 9140		26.17	
7/22		Purchase authorized on 07/22 Chevron/Irvine Fuel Exc Orange CA P00381203681198860 Card 9140		40.00	78.38
7/23		Broker Solutions Direct Dep 210723 43004713964601V Howe,Michelle	1,049.44		
7/23		Purchase authorized on 07/21 Starbucks Store 26 Lomita CA S461202445175837 Card 9140		4.95	
7/23		Purchase authorized on 07/21 Denny's Inc 180073 Wilmington CA S381202523019876 Card 9140		18.80	
7/23		ATM Withdrawal authorized on 07/23 28350 South Western Ave Rancho Palosv CA 0009311 ATM ID 0742A Card 9140		100.00	1,004.07
7/26		Purchase authorized on 07/22 Starbucks Store 26 Lomita CA S381203417173978 Card 9140		2.95	
7/26		Purchase authorized on 07/23 Starbucks Store 26 Lomita CA S581204416168954 Card 9140		2.95	
7/26		Purchase authorized on 07/23 Del Taco 1255 San Pedro CA S461204678620037 Card 9140		10.28	
7/26		Purchase authorized on 07/24 Starbucks Store 26 Lomita CA S301205416169351 Card 9140		5.75	
7/26		Purchase authorized on 07/24 Circle K 09456 Costa Mesa CA P00000000675432730 Card 9140		46.62	
7/26		Purchase authorized on 07/24 Circle K # 06064 8590 Corona CA P00000000436306621 Card 9140		3.90	
7/26		Purchase authorized on 07/25 Spwy66335101 Perris CA P00000000484073717 Card 9140		3.71	
7/26		Purchase authorized on 07/25 Spwy66335101 Perris CA P00000000583944966 Card 9140		48.21	

August 16, 2021 ■ Page 4 of 9

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/26		Purchase authorized on 07/25 Wal-Mart #2077 Lake Elsinore CA P00000000171829301 Card 9140		33.42	
7/26		Zelle to Hino Catalina on 07/25 Ref #Pp0Bzmzg6		50.00	
7/26		Purchase authorized on 07/25 I Smoke N Vape Harbor City CA P00581206856344808 Card 9140		33.75	
7/26		Purchase authorized on 07/25 Fedex Offic1020001 Torrance CA S301207012086781 Card 9140		8.59	
7/26		Purchase authorized on 07/25 99 Cents Only Stor Lomita CA S581207040438358 Card 9140		24.09	729.85
7/27		Purchase authorized on 07/25 Jack IN The Box 54 Santa Ana CA S581206620754883 Card 9140		8.62	721.23
7/28		Purchase authorized on 07/26 Starbucks Store 26 Lomita CA S461207416537169 Card 9140		2.95	
7/28		Purchase authorized on 07/26 Cabrillo Beach Par San Pedro CA S581207435690144 Card 9140		1.00	
7/28		Recurring Payment authorized on 07/27 AAA CA Insurance - 800-924-6141 CA S461208437302237 Card 9140		28.00	
7/28		Purchase authorized on 07/27 West Coast Sweat Long Beach CA S461208443844623 Card 9140		1.00	
7/28		Purchase authorized on 07/27 West Coast Sweat Long Beach CA S461208446293459 Card 9140		6.00	682.28
7/29		Zelle From Leila Paulsonhowe on 07/29 Ref # Bacu6136Egyc	250.00		
7/29		Purchase authorized on 07/27 Driver Benefits IN Torrance CA S381209112089113 Card 9140		150.00	
7/29		Purchase authorized on 07/28 West Coast Sweat Long Beach CA S581209444305022 Card 9140		10.00	
7/29		Purchase authorized on 07/29 7-Eleven Lomita CA P00000000630646061 Card 9140		5.47	
7/29		Leadbankselflend CC Pmt 71841802 Everyday Checking		178.36	588.45
7/30		Purchase authorized on 07/28 Starbucks Store 26 Lomita CA S301209416202530 Card 9140		2.95	
7/30		Purchase authorized on 07/28 Del Taco 0801 Harbor City CA S461209526959291 Card 9140		9.41	
7/30		Purchase authorized on 07/29 Subway 47217 San Pedro CA S381210532048439 Card 9140		15.05	
7/30		Purchase authorized on 07/30 Circle K Stores Harbor City CA P00000000386298102 Card 9140		34.17	
7/30		Purchase authorized on 07/30 7-Eleven San Pedro CA P00000000975064188 Card 9140		3.76	523.11
8/2		Zelle From Leila Paulsonhowe on 08/02 Ref # Bacjrxz4Cgg9	350.00		
8/2		Purchase authorized on 07/30 Wash Weekly Harbor Lomita CA S581211399891942 Card 9140		5.00	
8/2		Purchase authorized on 07/30 McDonald's F11415 Lomita CA S461211406133634 Card 9140		7.22	
8/2		Purchase authorized on 07/30 Carls Jr 1100395 Lomita CA S581211778544308 Card 9140		13.05	
8/2		Purchase authorized on 07/31 West Coast Sweat Long Beach CA S381212254092968 Card 9140		119.00	
8/2		Purchase authorized on 07/31 7-Eleven Lomita CA P00000000789674136 Card 9140		3.90	
8/2		Purchase authorized on 07/31 7-Eleven Lomita CA P00000000280785050 Card 9140		35.02	
8/2		Purchase authorized on 07/31 Liquor Depot Redondo Beach CA P00000000634915142 Card 9140		18.23	
8/2		Purchase authorized on 07/31 Sq *South Bay Alan Hermosa Beach CA S381212548550427 Card 9140		5.25	
8/2		Purchase authorized on 07/31 McDonald's F14332 Hermosa Beach CA S301212585518724 Card 9140		9.52	
8/2		Purchase authorized on 07/31 Abe'S Liquor Hermosa Beach CA P00000000832876053 Card 9140		3.25	
8/2		Recurring Payment authorized on 08/01 Kco*Patreon* Membe 833-9728766 CA S381213419349552 Card 9140		5.00	

August 16, 2021 ■ Page 5 of 9

WELLS
FARGO

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/2		Purchase authorized on 08/01 Harbor Liquor & Market Harbor City CA P00000000431960438 Card 9140		9.00	
8/2		Purchase authorized on 08/01 Target T- 1701 N Gaffe San Pedro CA P00000000579653040 Card 9140		69.40	
8/2		Recurring Payment authorized on 08/01 LinkedIn 688172339 855-6535653 CA S381214224246582 Card 9140		59.99	
8/2		Purchase authorized on 08/02 Denny's #8065 Long Beach CA P00000000187135473 Card 9140		15.19	
8/2		Purchase authorized on 08/02 Rite Aid 05513 San Pedro CA P00000000571546373 Card 9140		5.69	489.40
8/3		Purchase authorized on 07/31 Paleo Plan 888-205-3870 NV S581212472801688 Card 9140		11.80	
8/3		Purchase authorized on 08/01 Starbucks Store 26 Lomita CA S581213448016535 Card 9140		7.95	
8/3		Recurring Payment Reversal on 08/02 AAA Life Insurance 800-624-1662 MI S461214792540483 Card 9140	82.09		551.74
8/4		Purchase authorized on 08/02 Starbucks Store 26 Lomita CA S301214415303092 Card 9140		2.95	
8/4		Purchase authorized on 08/04 Arco42574001 Long Beach CA P00000000871468409 Card 9140		2.34	
8/4		Purchase authorized on 08/04 I Smoke N Vape Harbor City CA P00381217011603163 Card 9140		18.15	528.30
8/5		Online Transfer From Howe M Everyday Checking xxxxxx0974 Ref #lb0C44x5Ys on 08/05/21	10.00		
8/5		Recurring Payment authorized on 08/01 Trthfdr*Truthfinde 888-8974556 CA S581213492477141 Card 9140		27.78	
8/5		Purchase authorized on 08/04 Masterclass Httpswww.Mast CA S461216529666341 Card 9140		276.00	
8/5		Purchase authorized on 08/04 Kfc K312040 Lomita CA S461217018071162 Card 9140		7.01	
8/5		Purchase authorized on 08/05 Supreme Muffler Auto S Lomita CA P00301217718188005 Card 9140		190.00	37.51
8/6		Broker Solutions Direct Dep 210806 93132084534801V Howe,Michelle	1,404.30		
8/6		Purchase authorized on 08/04 Jack IN The Box 02 Lomita CA S581216529228910 Card 9140		10.26	
8/6		ATM Withdrawal authorized on 08/06 2201 Pacific Coast Hwy Lomita CA 0000829 ATM ID 6689K Card 9140		300.00	1,131.55
8/9		ATM Cash Deposit on 08/08 4601 E 2nd St Long Beach CA 0008259 ATM ID 9961C Card 9140	500.00		
8/9		Purchase authorized on 08/05 Starbucks Store 26 Lomita CA S461217438578102 Card 9140		2.75	
8/9		Purchase authorized on 08/05 Denny's Inc 180073 Wilmington CA S301217550080287 Card 9140		17.47	
8/9		Purchase authorized on 08/06 Apple.Com/Bill 866-712-7753 CA S581218712601216 Card 9140		179.99	
8/9		Purchase authorized on 08/07 22ND Street Landin San Pedro CA S581219829175548 Card 9140		92.13	
8/9		ATM Withdrawal authorized on 08/08 4601 E 2nd St Long Beach CA 0008257 ATM ID 9961C Card 9140		140.00	1,199.21
8/10		Leadbankselflend CC Pmt 72227559 Everyday Checking		300.51	898.70
8/11		Lendingpoint LLC Payment 210811 Lai000359575 Michelle Howe	3,000.00		
8/11		Purchase authorized on 08/07 Apple.Com/Bill 866-712-7753 CA S381219852223524 Card 9140		29.99	
8/11		Recurring Payment authorized on 08/08 Google *Disney Mob 855-836-3987 CA S461221185845066 Card 9140		7.99	
8/11		Recurring Payment authorized on 08/09 Spk*Spokeo Search 800-6994264 CA S581221309174292 Card 9140		24.95	
8/11		Purchase authorized on 08/10 West Coast Sweat Long Beach CA S381222449935717 Card 9140		47.71	

August 16, 2021 ■ Page 6 of 9

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/11		Purchase authorized on 08/10 West Coast Sweat Long Beach CA S461222450646425 Card 9140		3.15	
8/11		AAA Insurance Payment 210810 200144150771046 Howe		274.13	3,510.78
8/12		Recurring Payment authorized on 08/11 Vocal.Media/Vocal- Https vocal.ME NJ S461223713298861 Card 9140		9.99	
8/12		Purchase authorized on 08/11 Harbor Liquor & Market Harbor City CA P0000000336775707 Card 9140		13.51	
8/12		Purchase authorized on 08/12 7-Eleven Redondo Beach CA P00000000685471561 Card 9140		6.09	
8/12		Purchase authorized on 08/12 7-Eleven Redondo Beach CA P00000000387200787 Card 9140		32.78	3,448.41
8/13		Purchase authorized on 08/12 Ivy* Session Payme Httpswww.Talk CA S461224858477074 Card 9140		160.00	
8/13		Purchase authorized on 08/13 Arco42574001 Long Beach CA P00000000074720206 Card 9140		3.15	3,285.26
8/16		Purchase authorized on 08/12 Jack IN The Box 02 Lomita CA S381224449911015 Card 9140		9.50	
8/16		Purchase authorized on 08/13 Del Taco 1240 San Pedro CA S301225524793339 Card 9140		11.05	
8/16		Purchase authorized on 08/13 Google *Discovery G.CO/Help pay# CA S381226156737779 Card 9140		6.99	
8/16		Recurring Payment authorized on 08/14 Netflix.Com Netflix.Com CA S301226460793367 Card 9140		13.99	
8/16		Non-WF ATM Withdrawal authorized on 08/14 26393 Vermont Ave Harbor City CA 00461226531389135 ATM ID TN83357 Card 9140		102.99	
8/16		Non-Wells Fargo ATM Transaction Fee		2.50	
8/16		Purchase authorized on 08/14 Harbor Liquor & Market Harbor City CA P0000000033321297 Card 9140		19.18	
8/16		Recurring Payment authorized on 08/14 Google *W8 Tech 855-836-3987 CA S301227106066555 Card 9140		19.99	3,099.07
Ending balance on 8/16					3,099.07
Totals			\$7,145.83	\$4,319.68	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$210.00
Total Returned Item Fees	\$0.00	\$0.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/17/2021 - 08/16/2021

Standard monthly service fee \$10.00

You paid \$0.00

The bank has waived the fee for this fee period.

How to avoid the monthly service feeHave any **ONE** of the following account requirements

Minimum required

This fee period

August 16, 2021 ■ Page 7 of 9

WELLS
FARGO**Monthly service fee summary (continued)**

How to avoid the monthly service fee	Minimum required	This fee period
· Minimum daily balance	\$500.00	\$37.51 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,453.74 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

Important Account Information

Good news - When we modified the options to avoid the monthly service fee on your Everyday Checking account last year, we placed a temporary monthly service fee waiver on your account to help with the change. As a courtesy, we are extending this temporary fee waiver for an additional three consecutive fee periods. If you have converted or choose to convert this Everyday Checking account to another checking account type at any time during the temporary monthly service fee waiver period, the waiver will not be applied to that new converted account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply at the time of conversion.

When your temporary monthly service fee waiver has reached the final two fee periods, there will be a message on your account statement under the Monthly Service Fee Summary section that will let you know it is coming to an end. When the temporary fee waiver expires, you'll need to meet one of the existing options to avoid the monthly service fee. The options to avoid the monthly service fee can be found on this statement under the Monthly Service Fee Summary section.

Thank you for being a valuable customer. If you have questions, please contact your local banker or call the number listed on this statement.

**IMPORTANT ACCOUNT INFORMATION**

We are updating the Deposit Account Agreement ("Agreement") dated May 28, 2021. Effective August 9, 2021, in the section of the Agreement titled "Closing Accounts," the subsection "Closing your account if the balance is zero" is deleted and replaced with the following:

Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close your account. We may close an account (except analyzed business accounts) with a zero balance on the fee period ending date or at month end without prior notification to you. Once an account is closed (either by you or us), no fees will be assessed on the account.

- To prevent closure by us, an account with a zero balance must have a qualifying transaction posted within the last two months of the most recent fee period ending date. IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.
- Examples of qualifying transactions are deposits and withdrawals made at a branch, ATM, online, mobile, or via telephone; one-time and recurring transfers made at a branch, ATM, online, mobile, or via telephone; automatic or electronic deposits, such as from payroll or government benefits; automatic or electronic payments, including Bill Pay; one-time and recurring purchases or payments made using a card or mobile device; and checks paid from the account. IOLTA and RETA accounts are not eligible for ATM cards or debit cards.
- Bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

All other aspects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control. The most recent Deposit Account Agreement and related addenda are located online at wellsfargo.com/online-banking/consumer-account-fees.

August 16, 2021 ■ Page 8 of 9

WELLS
FARGO**Can we reach you when it's really important?**

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wells Fargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

Wells Fargo Everyday Checking**Statement period activity summary**

Beginning balance on 7/17

Deposits/Additions

Withdrawals/Subtractions

Ending balance on 8/16

\$8.99

20.00

20.00

\$8.99

Account number: 1110230974

MICHELLE M HOWE

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/19		Online Transfer From Howe M Everyday Checking xxxxxx5368 Ref #1b0By2Ylvk on 07/17/21	20.00		11.01
8/5		Online Transfer to Howe M Everyday Checking xxxxxx5368 Ref #1b0C44x5Ys on 08/05/21		10.00	1.01
8/16		Monthly Service Fee		10.00	-8.99
Ending balance on 8/16					-8.99
Totals			\$20.00	\$20.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/17/2021 - 08/16/2021

Standard monthly service fee \$10.00

You paid \$10.00

How to avoid the monthly service feeHave any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$500.00

\$1.01 ☐

\$500.00

\$0.00 ☐

17 - 24

☐

RC/RC



Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+ \$

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Combined Statement of Accounts

September 16, 2021 ■ Page 1 of 9

WELLS
FARGO

6)

MICHELLE M HOWE
2973 HARBOR BLVD # 159
COSTA MESA CA 92626-3912

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (114)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo Personal Loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score, before you apply.

Go to wellsfargo.com/personalloan or call 1-855-324-9370, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Central Time.

September 16, 2021 ■ Page 2 of 9

WELLS
FARGO

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	2106125388	3,099.07	10.94
Wells Fargo Everyday Checking	8	1110230974	-8.99	-9.99
Total deposit accounts			\$3,090.08	\$0.95

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 8/17	\$3,099.07
Deposits/Additions	3,681.72
Withdrawals/Subtractions	- 6,769.85
Ending balance on 9/16	\$10.94

Account number 2106125388

MICHELLE M HOWE

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/17		Recurring Payment authorized on 08/15 Apple.Com/Bill 866-712-7753 CA S301228060920970 Card 9140		0.99	
8/17		Purchase Bank Check OR Draft		290.00	
8/17		Purchase authorized on 08/17 USPS PO 05690700 28649 S San Pedro CA P00301229756801262 Card 9140		26.35	
8/17		Purchase authorized on 08/17 Albertsons #069 San Pedro CA P00000000579419104 Card 9140		84.69	2,697.04
8/18		Purchase authorized on 08/16 Del Taco 1240 San Pedro CA S581228814597984 Card 9140		9.95	
8/18		Online Transfer to Howe M Everyday Checking xxxxxx0974 Ref #Ib0C6Wby8 on 08/18/21		20.00	2,667.09
8/20		Broker Solutions Direct Dep 210820 77608110412401V Howe,Michelle	1,376.44		
8/20		Recurring Payment authorized on 08/19 Hlu*Hulu 194955595 Hulu.Com/Bill CA S381231302523664 Card 9140		11.99	
8/20		Purchase authorized on 08/19 West Coast Sweat Long Beach CA S381231462763501 Card 9140		1.00	
8/20		Purchase authorized on 08/19 Paypal *Writerslif 402-935-7733 CA S581231522468665 Card 9140		125.00	3,905.54
8/23		Recurring Payment authorized on 08/19 Google *Pandora 855-836-3987 CA S301231439621084 Card 9140		9.99	
8/23		Purchase authorized on 08/19 Jack IN The Box 02 Lomita CA S461231527125189 Card 9140		9.83	
8/23		Purchase authorized on 08/20 Apple.Com/Bill 866-712-7753 CA S581232329221135 Card 9140		19.99	

September 16, 2021 ■ Page 3 of 9

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/23		Recurring Payment authorized on 08/20 Legalshield *Membr 800-6547757 OK S461232375027302 Card 9140		40.90	
8/23		Recurring Payment authorized on 08/20 Google *Google Sto 855-836-3987 CA S581232509359677 Card 9140		1.99	
8/23		Purchase authorized on 08/20 Sp * Tatbrowstore Httpstatbrows CA S581232520971489 Card 9140		33.97	
8/23		Purchase authorized on 08/20 Wash Weekly Harbor Lomita CA S381232707364291 Card 9140		7.00	
8/23		Purchase authorized on 08/20 Fedex Offic1020001 Torrance CA S301232733257240 Card 9140		2.14	
8/23		Purchase authorized on 08/20 Sp * Insertnameher Httpsinhair. CA S301233023649690 Card 9140		92.68	
8/23		Recurring Payment authorized on 08/21 Shiny Smile Veneer Httpswww.Shin TX S301233474503895 Card 9140		395.00	
8/23		Purchase authorized on 08/21 West Coast Sweat Long Beach CA S461233502501148 Card 9140		9.00	
8/23		Purchase authorized on 08/21 I Smoke N Vape Harbor City CA P00581233805315869 Card 9140		25.00	
8/23		Purchase authorized on 08/21 Sun Studio LA 2 310-519-0869 CA S381233811811166 Card 9140		91.31	
8/23		Purchase authorized on 08/21 Ross Stores #250 San Pedro CA P00000000873555755 Card 9140		128.00	
8/23		Purchase authorized on 08/21 Chevron/Csi-200734/1485 Riverside CA P00381234031123239 Card 9140		5.06	
8/23		Purchase authorized on 08/22 LA Palma Gas Sta Anaheim CA P00581234528423953 Card 9140		5.00	
8/23		Purchase authorized on 08/22 I Smoke N Vape Harbor City CA P00381234804304803 Card 9140		25.00	
8/23		Purchase authorized on 08/22 Rite Aid 05513 San Pedro CA P00000000171538531 Card 9140		62.71	2,940.97
8/24		Purchase authorized on 08/22 Starbucks Store 10 Riverside CA S301234505862326 Card 9140		8.20	
8/24		Purchase authorized on 08/23 Stage 32 LLC 3103217832 AZ S381235399040616 Card 9140		49.00	2,883.77
8/25		Purchase authorized on 08/23 Starbucks Store 26 Lomita CA S461235421801016 Card 9140		2.95	
8/25		Purchase authorized on 08/23 Del Taco 1240 San Pedro CA S381235527428130 Card 9140		11.05	
8/25		Purchase authorized on 08/23 Apple.Com/Bill 866-712-7753 CA S461236079748042 Card 9140		15.99	
8/25		Purchase authorized on 08/23 5544 El Pollo Loco Torrance CA S461236117896589 Card 9140		8.75	2,845.03
8/26		Purchase authorized on 08/25 West Coast Sweat Long Beach CA S461237446747595 Card 9140		10.00	
8/26		Purchase authorized on 08/25 Ivy* Session Payme Httpswww.Talk CA S381238160409550 Card 9140		160.00	
8/26		Purchase with Cash Back \$ 10.00 authorized on 08/26 Target T- 1701 N Gaffe San Pedro CA P00000000581244159 Card 9140		457.30	2,217.73
8/27		Purchase authorized on 08/25 Starbucks Store 26 Lomita CA S381237418836514 Card 9140		2.95	
8/27		Purchase authorized on 08/25 McDonald's F11415 Lomita CA S381237535873342 Card 9140		7.22	
8/27		Recurring Payment authorized on 08/26 AAA CA Insurance - 800-924-6141 CA S381238425614196 Card 9140		28.00	
8/27		Purchase authorized on 08/26 Ivy* Session Payme Httpswww.Talk CA S381238696221104 Card 9140		160.00	
8/27		Purchase authorized on 08/26 Rubio's #037 Torrance CA S301239056319573 Card 9140		31.81	
8/27		Purchase authorized on 08/27 I Smoke N Vape Harbor City CA P00581239795696410 Card 9140		25.00	1,962.75
8/30		Purchase authorized on 08/26 McDonald's F11415 Lomita CA S461238472483911 Card 9140		13.00	

September 16, 2021 ■ Page 4 of 9

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/30		Purchase authorized on 08/26 Wash Weekly Harbor Lomita CA S381238476360042 Card 9140		7.00	
8/30		Purchase authorized on 08/27 Carls Jr 1100280 Castaic CA S581239488062831 Card 9140		9.18	
8/30		Purchase with Cash Back \$ 10.00 authorized on 08/28 Target T- 1701 N Gaffe San Pedro CA P00000000670486258 Card 9140		314.21	
8/30		Purchase authorized on 08/28 Chevron/Pmm Vermont, IN Harbor City CA P00381240717918367 Card 9140		60.00	
8/30		Purchase authorized on 08/28 Chipotle 1647 Woodland Hill CA S581241008466650 Card 9140		25.96	
8/30		Purchase authorized on 08/29 Arco42897001 Riverside CA P00000000137433720 Card 9140		10.03	
8/30		Purchase authorized on 08/30 Arco42574001 Long Beach CA P00000000477418505 Card 9140		5.13	
8/30		Purchase authorized on 08/30 99 Cents Only St 2159 PAC Lomita CA P00461242707747158 Card 9140		63.98	1,454.26
8/31		Purchase authorized on 08/28 Amzn Mktp US*2D7Vu Amzn.Com/Bill WA S581241097952592 Card 9140		106.64	
8/31		Recurring Payment authorized on 08/28 The Toll Roads of 949-727-4800 CA S461241156070804 Card 9140		8.05	1,339.57
9/1		Purchase authorized on 08/30 Wash Weekly Harbor Lomita CA S581242712355487 Card 9140		7.00	
9/1		Purchase authorized on 08/31 West Coast Sweat Long Beach CA S581243260252054 Card 9140		119.00	
9/1		Purchase authorized on 08/31 Sp * Orthofeet Orthofeet.Com NJ S461243402227772 Card 9140		107.70	
9/1		Recurring Payment authorized on 08/31 Dreamitwearit Torrelavega Esp S301243428838406 Card 9140		119.00	
9/1		ATM Withdrawal authorized on 09/01 2201 Pacific Coast Hwy Lomita CA 0007371 ATM ID 6689K Card 9140		300.00	
9/1		Purchase authorized on 09/01 Shell Service Station Lomita CA P00581244692787556 Card 9140		75.91	
9/1		Leadbankselflend CC Pmt 72920262 Everyday Checking		98.90	512.06
9/2		Purchase Return authorized on 09/01 Sp * Orthofeet Orthofeet.Com NJ S461243402227772 Card 9140	107.70		
9/2		Purchase authorized on 08/31 3529 El Pollo Loco Harbor City CA S461244037122281 Card 9140		23.51	
9/2		Recurring Payment authorized on 09/01 Cko*Patreon* Membe 833-9728766 CA S381244426686378 Card 9140		5.00	
9/2		Purchase authorized on 09/01 WWW.Gallerymonkey. Httpswww.Gall DE S301244653431081 Card 9140		24.95	
9/2		Purchase authorized on 09/01 WWW.Gallerymonkey. Httpswww.Gall DE S581244654612581 Card 9140		24.95	
9/2		Purchase authorized on 09/01 Amzn Mktp US*256Ee Amzn.Com/Bill WA S381244789192455 Card 9140		35.77	
9/2		Recurring Payment authorized on 09/01 LinkedIn 699077424 855-6535653 CA S301245224263562 Card 9140		59.99	445.59
9/3		Broker Solutions Direct Dep 210903 65307706683001V Howe,Michelle	1,886.58		
9/3		Purchase authorized on 09/01 Sun Studio LA 2 310-519-0869 CA S581244344937615 Card 9140		120.98	
9/3		Purchase authorized on 09/01 Amzn Mktp US*255Nk Amzn.Com/Bill WA S301244653228798 Card 9140		14.00	
9/3		Purchase authorized on 09/01 Amzn Mktp US*254Bs Amzn.Com/Bill WA S461244668036977 Card 9140		10.76	
9/3		Purchase authorized on 09/01 Amzn Mktp US*254K2 Amzn.Com/Bill WA S381244668781766 Card 9140		11.85	
9/3		Purchase authorized on 09/01 Amzn Mktp US*253Gf Amzn.Com/Bill WA S581244780376193 Card 9140		26.80	
9/3		Purchase authorized on 09/01 Amzn Mktp US*259Gw Amzn.Com/Bill WA S381244780418977 Card 9140		69.33	2,078.45

September 16, 2021 ■ Page 5 of 9

WELLS
FARGO**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
9/7		Recurring Payment authorized on 08/31 Trthfdr*Truthfinde 888-8974556 CA S301243528471029 Card 9140		27.78	
9/7		Purchase authorized on 09/01 Amzn Mktp US*2G0G4 Amzn.Com/Bill WA S301244802891504 Card 9140		20.40	
9/7		Recurring Payment authorized on 09/04 The Toll Roads of 949-727-4800 CA S381248117884506 Card 9140		3.35	2,026.92
9/8		Purchase authorized on 09/07 Rancho Palos Verde Ranchos Polos CA S461250553350223 Card 9140		50.00	
9/8		Purchase authorized on 09/07 WWW.Redbubble.Com Redbubble.Com CA S581250663382103 Card 9140		21.34	
9/8		Zelle to Guile Joseph on 09/08 Ref #Rp0Ccg7Mnj		125.00	
9/8		Zelle to Guile Joseph on 09/08 Ref #Rp0Cchyzbp		125.00	
9/8		Purchase authorized on 09/08 Supreme Muffler Auto S Lomita CA P00381251775284424 Card 9140		20.00	1,685.58
9/9		Purchase authorized on 09/07 Starbucks Store 26 Lomita CA S581250416872246 Card 9140		2.95	
9/9		Purchase authorized on 09/07 McDonald's F11415 Lomita CA S301250530751783 Card 9140		11.80	
9/9		Purchase authorized on 09/07 Superior Court LA 213-8300842 CA S381250751521969 Card 9140		163.00	
9/9		Purchase authorized on 09/08 West Coast Sweat Long Beach CA S461251446635119 Card 9140		150.00	
9/9		Purchase authorized on 09/08 West Coast Sweat Long Beach CA S301251595035938 Card 9140		10.00	
9/9		Purchase authorized on 09/08 Ysi*Property Payme 650-6557908 CA S301251760353766 Card 9140		348.00	
9/9		Purchase authorized on 09/09 7-Eleven Seal Beach CA P00000000673409964 Card 9140		2.98	
9/9		AAA Insurance Payment 210908 200144150771046 Howe		280.49	716.36
9/10		Purchase authorized on 09/08 Carls Jr 1100395 Lomita CA S381251534476830 Card 9140		12.67	
9/10		Recurring Payment authorized on 09/08 Google *Disney Mob G.CO/Helppay# CA S581252185829548 Card 9140		7.99	
9/10		Purchase authorized on 09/09 West Coast Sweat Long Beach CA S461252507210211 Card 9140		60.00	
9/10		Purchase authorized on 09/09 West Coast Sweat Long Beach CA S461252717136044 Card 9140		45.00	
9/10		Purchase authorized on 09/10 Chevron/Pmm Vermont, IN Harbor City CA P00461253533034671 Card 9140		44.45	546.25
9/13		Non-WF ATM Balance Inquiry Fee 09/11 26393 Vernon Harbor City CA ATM ID TN83357 Card 9140		2.50	
9/13		Recurring Payment authorized on 09/09 Spk*Spokeo Search 800-6994264 CA S301252305615242 Card 9140		24.95	
9/13		Purchase authorized on 09/09 McDonald's F10816 San Pedro CA S461252531835444 Card 9140		10.17	
9/13		Purchase authorized on 09/09 Wash Weekly Harbor Lomita CA S381252780256537 Card 9140		9.00	
9/13		Purchase authorized on 09/09 Del Taco 1255 San Pedro CA S381252801318957 Card 9140		5.11	
9/13		Purchase authorized on 09/10 McDonald's F11415 Lomita CA S461253439992423 Card 9140		8.86	
9/13		Purchase authorized on 09/10 West Coast Sweat Long Beach CA S461253510305340 Card 9140		32.75	
9/13		Purchase authorized on 09/11 Lendingpoint 888-9690959 GA S381254455460814 Card 9140		162.36	
9/13		Purchase authorized on 09/11 Circle K # 06064 8590 Corona CA P00000000484689124 Card 9140		9.42	
9/13		Purchase authorized on 09/11 Circle K # 06064 8590 Corona CA P00000000576178110 Card 9140		13.80	
9/13		Purchase authorized on 09/11 Coffee Bean Store Costa Mesa CA S381254589679862 Card 9140		50.21	

September 16, 2021 ■ Page 6 of 9

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/13		Purchase authorized on 09/11 The UPS Store 0247 714-5772702 CA S301254618222398 Card 9140		81.76	
9/13		Purchase authorized on 09/11 Amzn Mktp US*254Yz Amzn.Com/Bill WA S461254665643862 Card 9140		27.05	
9/13		Recurring Payment authorized on 09/11 Vocal.Media/Vocal- Httpsvoal.ME NJ S301254713114802 Card 9140		9.99	
9/13		Non-WF ATM Withdrawal authorized on 09/11 26393 Vermont Ave Harbor City CA 00581254746766545 ATM ID TN83357 Card 9140		82.99	
9/13		Non-Wells Fargo ATM Transaction Fee		2.50	12.83
9/14		Zelle From Darryl R Kniaz on 09/14 Ref # Jpm727886051 Oral Gratification	300.00		
9/14		Online Transfer From Howe M Everyday Checking xxxxxx0974 Ref #ib0Cdp95Bp on 09/14/21	11.00		
9/14		Purchase authorized on 09/13 Apple.Com/Bill 866-712-7753 CA S381257045081555 Card 9140		2.99	
9/14		Recurring Payment authorized on 09/13 Google *Discovery 855-836-3987 CA S301257156733895 Card 9140		6.99	313.85
9/15		Recurring Payment authorized on 09/14 Netflix.Com Netflix.Com CA S581257491998945 Card 9140		13.99	299.86
9/16		Purchase authorized on 09/14 Driver Benefits IN 310-3209550 CA S301258042946913 Card 9140		125.00	
9/16		Purchase authorized on 09/14 Aci*Credit One Ban 877-825-3242 NV S461258046754152 Card 9140		132.95	
9/16		Recurring Payment authorized on 09/14 Google *W8 Tech 855-836-3987 CA S381258106069023 Card 9140		19.99	
9/16		Purchase authorized on 09/15 Apple.Com/Bill 800-275-2273 CA S381258401663938 Card 9140		9.99	
9/16		Recurring Payment authorized on 09/15 Apple.Com/Bill 866-712-7753 CA S461259061310448 Card 9140		0.99	10.94
Ending balance on 9/16					10.94
Totals			\$3,681.72	\$6,769.85	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$210.00
Total Returned Item Fees	\$0.00	\$0.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/17/2021 - 09/16/2021

Standard monthly service fee \$10.00

You paid \$0.00

The bank has waived the fee for this fee period.

How to avoid the monthly service feeHave any **ONE** of the following account requirements

Minimum daily balance

Minimum required

\$500.00

This fee period

\$10.94 ☐

September 16, 2021 ■ Page 7 of 9

WELLS
FARGO**Monthly service fee summary (continued)****How to avoid the monthly service fee**

- Total amount of qualifying direct deposits
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

RC/RC

Minimum required

\$500.00
17 - 24

This fee period

\$3,263.02 ☒
☐

Important Account Information

Good news - When we modified the options to avoid the monthly service fee on your Everyday Checking account last year, we placed a temporary monthly service fee waiver on your account to help with the change. As a courtesy, we are extending this temporary fee waiver for an additional three consecutive fee periods. If you have converted or choose to convert this Everyday Checking account to another checking account type at any time during the temporary monthly service fee waiver period, the waiver will not be applied to that new converted account. The terms of that new account, including the applicable monthly service fee and options to avoid the fee, will apply at the time of conversion.

When your temporary monthly service fee waiver has reached the final two fee periods, there will be a message on your account statement under the Monthly Service Fee Summary section that will let you know it is coming to an end. When the temporary fee waiver expires, you'll need to meet one of the existing options to avoid the monthly service fee. The options to avoid the monthly service fee can be found on this statement under the Monthly Service Fee Summary section.

Thank you for being a valuable customer. If you have questions, please contact your local banker or call the number listed on this statement.

**IMPORTANT ACCOUNT INFORMATION**

We are updating the Deposit Account Agreement ("Agreement") dated May 28, 2021. Effective August 9, 2021, in the section of the Agreement titled "Closing Accounts," the subsection "Closing your account if the balance is zero" is deleted and replaced with the following:

Accounts with a zero balance will continue to be charged applicable fees (like the monthly service fee) until you request to close

your account. We may close an account (except analyzed business accounts) with a zero balance on the fee period ending date or at month end without prior notification to you. Once an account is closed (either by you or us), no fees will be assessed on the account.

- To prevent closure by us, an account with a zero balance must have a qualifying transaction posted within the last two months of the most recent fee period ending date. IOLTA and RETA accounts require a qualifying transaction within ten months of the most recent fee period ending date.

- Examples of qualifying transactions are deposits and withdrawals made at a branch, ATM, online, mobile, or via telephone; one-time and recurring transfers made at a branch, ATM, online, mobile, or via telephone; automatic or electronic deposits, such as from payroll or government benefits; automatic or electronic payments, including Bill Pay; one-time and recurring purchases or payments made using a card or mobile device; and checks paid from the account. IOLTA and RETA accounts are not eligible for ATM cards or debit cards.

- Bank-originated transactions, like monthly service or other fees, are not considered qualifying transactions that will prevent closure of an account with a zero balance.

All other aspects of the Agreement remain the same. If there is a conflict between the updated language above and the Agreement, the updated language will control. The most recent Deposit Account Agreement and related addenda are located online at wellsfargo.com/online-banking/consumer-account-fees.

September 16, 2021 ■ Page 8 of 9

WELLS
FARGO**Can we reach you when it's really important?**

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wells Fargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

Wells Fargo Everyday Checking**Statement period activity summary**

Beginning balance on 8/17	\$8.99
Deposits/Additions	\$20.00
Withdrawals/Subtractions	\$21.00
Ending balance on 9/16	-\$8.99

Account number 1110230974

MICHELLE M HOWE

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/18		Online Transfer From Howe M Everyday Checking xxxxxx5368 Ref #1b0C6Wbyt8 on 08/18/21	20.00		11.01
9/14		Online Transfer to Howe M Everyday Checking xxxxxx5368 Ref #1b0Cdp95Bp on 09/14/21		11.00	0.01
9/16		Monthly Service Fee		10.00	-9.99
Ending balance on 9/16					-\$9.99
Totals			\$20.00	\$21.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wells Fargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/17/2021 - 09/16/2021

Standard monthly service fee \$10.00

You paid \$10.00

How to avoid the monthly service feeHave any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$500.00

-\$8.99 ☐

\$500.00

\$0.00 ☐

17 - 24

☐

RC/RC

Wells Fargo Combined Statement of Accounts

October 18, 2021 ■ Page 1 of 10

WELLS
FARGO



MICHELLE M HOWE
2973 HARBOR BLVD # 159
COSTA MESA CA 92626-3912

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (114)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



IMPORTANT ACCOUNT INFORMATION

Revised USPS service standards effective 10/1/21

Effective October 1, 2021, the United States Postal Service (USPS) has revised its service standards for certain First-Class Mail items, resulting in a delivery window of up to five days. Please note this may delay your receipt of mail from us and our receipt of mail from you. Please take this change into account when mailing items to us via USPS.

Consider signing into Wells Fargo Online® for quicker access to your account information.

October 18, 2021 ■ Page 2 of 10

WELLS
FARGO

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	2109125368	10.94	-13.91
Wells Fargo Everyday Checking	8	1110230874	-9.99	90.01
Total deposit accounts			\$0.95	\$76.10

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 9/17	\$10.94
Deposits/Additions	10,362.15
Withdrawals/Subtractions	10,387.00
Ending balance on 10/18	\$13.91

Account number: 2109125368

MICHELLE M HOWE

California account terms and conditions apply


For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history



Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/17		Broker Solutions Direct Dep 210917 7680800062201V Howe, Michelle	1,716.90		
9/17		Zelle From Leila Paulsonhowe on 09/17 Ref # Bacuvir0Hslr	100.00		
9/17		Online Transfer to Howe M Everyday Checking xxxxxx0974 Ref #1b0Cfj24Fp on 09/17/21		20.00	
9/17		Non-WF ATM Withdrawal authorized on 09/17 1532 Anaheim Street Harbor City CA 00381260763642926 ATM ID Lk700015 Card 9140		82.50	
9/17		Non-Wells Fargo ATM Transaction Fee		2.50	
9/17		Purchase authorized on 09/17 Circle K 09456 Costa Mesa CA P00000000689456400 Card 9140		38.57	1,684.27
9/20		Zelle From Darryl R Kniaz on 09/20 Ref # Jpm739183576 Bewb Implants	150.00		
9/20		Zelle From Darryl R Kniaz on 09/20 Ref # Jpm739196000 Even Bigger Bewbs NOW	250.00		
9/20		Zelle From Leila Paulsonhowe on 09/20 Ref # Bacu3Crzw14R	250.00		
9/20		Recurring Payment authorized on 09/17 The Toll Roads of 949-727-4800 CA S461260454876671 Card 9140		23.60	
9/20		Recurring Payment authorized on 09/18 Legalshield *Membr 800-6547757 OK S301261351344819 Card 9140		40.90	
9/20		Purchase authorized on 09/18 Circle K # 06064 8590 Corona CA P00000000470871356 Card 9140		22.51	
9/20		Zelle to Knaiz Darryl on 09/18 Ref #Rp0Cfswjkw		300.00	
9/20		Zelle to Paulsonhowe Leila on 09/18 Ref #Rp0Cfswktf		100.00	
9/20		Zelle to Hunt Terry on 09/18 Ref #Pp0Cfswlyb		50.00	

October 18, 2021 ■ Page 3 of 10

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/20		Recurring Payment authorized on 09/18 Hlu*Hulu 194955595 Hulu.Com/Bill CA S381262244000389 Card 9140		11.99	
9/20		Purchase authorized on 09/19 99 Cents Only St 2180 Har Costa Mesa CA P00301262554739855 Card 9140		26.66	
9/20		Purchase authorized on 09/19 Rubio's #037 Torrance CA S581263037515083 Card 9140		19.75	
9/20		Zelle to Hunt Terry on 09/20 Ref #Pp0Cg3Gz7J		100.00	1,638.86
9/21		Recurring Payment authorized on 09/19 Google *Pandora 855-836-3987 CA S381262439634115 Card 9140		9.99	
9/21		Purchase authorized on 09/19 Wash Weekly Harbor Lomita CA S581262655017604 Card 9140		9.00	
9/21		Purchase authorized on 09/19 City of Redondo Be Redondo Beach CA S581262814156247 Card 9140		5.25	
9/21		Purchase authorized on 09/20 Paypal *Writerslif 402-935-7733 CA S381263745128304 Card 9140		125.00	
9/21		Leadbankselflend CC Pmt 73577944 Everyday Checking		380.03	1,109.59
9/22		Purchase Return authorized on 09/21 Tickets 866-237-6204 CT S581264652346652 Card 9140	820.15		
9/22		Recurring Payment authorized on 09/20 Google *Google Sto 855-836-3987 CA S301263509338681 Card 9140		1.99	
9/22		Recurring Payment authorized on 09/21 Shiny Smile Veneer Httpswww.Shin TX S581264474565302 Card 9140		99.00	
9/22		Purchase authorized on 09/21 Tickets 866-237-6204 CT S381264519492625 Card 9140		820.15	
9/22		Purchase authorized on 09/21 West Coast Sweat Long Beach CA S461264616498675 Card 9140		6.02	
9/22		Purchase authorized on 09/22 7-Eleven Harbor City CA P00000000275322072 Card 9140		4.97	997.61
9/23		Purchase authorized on 09/22 Ticketslos Angeles Ticketfaster. CT S381265325643663 Card 9140		852.55	
9/23		Purchase authorized on 09/22 West Coast Sweat Long Beach CA S581265446255970 Card 9140		10.00	
9/23		Purchase authorized on 09/22 Baja Fish Grill Harbor City CA P00000000436182185 Card 9140		4.58	
9/23		Purchase authorized on 09/23 Pch Petroleum I Long Beach CA P00000000077488395 Card 9140		35.41	95.07
9/24		Purchase authorized on 09/22 Jack IN The Box 02 Lomita CA S461265538465592 Card 9140		10.60	
9/24		Recurring Payment authorized on 09/23 The Toll Roads of 949-727-4800 CA S581266333579732 Card 9140		30.55	
9/24		Recurring Payment authorized on 09/23 Apple.Com/Bill 408-974-1010 CA S301266656645307 Card 9140		15.99	37.93
9/27		ATM Cash Deposit on 09/26 28350 South Western Ave Rancho Palosv CA 0008723 ATM ID 0742A Card 9140	320.00		
9/27		ATM Cash Deposit on 09/26 28350 South Western Ave Rancho Palosv CA 0008724 ATM ID 0742A Card 9140	106.00		
9/27		Purchase authorized on 09/23 Jack IN The Box 02 Lomita CA S381266542907788 Card 9140		8.75	
9/27		Purchase authorized on 09/25 McDonald's F11415 Lomita CA S381268495860830 Card 9140		9.72	
9/27		Purchase authorized on 09/26 Apple.Com/Bill 866-712-7753 CA S381269340669994 Card 9140		2.99	
9/27		Purchase authorized on 09/26 Apple.Com/Bill 408-974-1010 CA S461269340670400 Card 9140		2.30	
9/27		Purchase authorized on 09/26 Shell Service Station Lomita CA P0046126954577258 Card 9140		6.86	
9/27		Purchase authorized on 09/26 Target T- 1701 N Gaffe San Pedro CA P00000000979890911 Card 9140		17.12	416.19
9/28		Recurring Payment authorized on 09/26 The Toll Roads of 949-727-4800 CA S581269559291132 Card 9140		7.30	
9/28		Purchase authorized on 09/26 West Coast Sweat Long Beach CA S581269840394445 Card 9140		7.00	

October 18, 2021 ■ Page 4 of 10

WELLS
FARGO

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/28		Purchase authorized on 09/26 Jack IN The Box 02 Lomita CA S381270063799458 Card 9140		10.49	
9/28		Purchase authorized on 09/28 7-Eleven Lomita CA P00000000273123647 Card 9140		6.91	
9/28		Purchase authorized on 09/28 Harbor Liquor & Market Harbor City CA P00000000289215197 Card 9140		14.97	
9/28		Purchase authorized on 09/28 Harbor Liquor & Market Harbor City CA P00000000084949710 Card 9140		8.40	361.12
9/29		Purchase authorized on 09/27 Carls Jr 1100395 Lomita CA S381271118768392 Card 9140		8.26	352.86
9/30		Recurring Payment authorized on 09/29 The Toll Roads of 949-727-4800 CA S461272417274156 Card 9140		7.05	345.81
10/1		Broker Solutions Direct Dep 211001 93851900997101V Howe, Michelle	1,701.44		
10/1		ATM Cash Deposit on 10/01 2201 Pacific Coast Hwy Lomita CA 0004974 ATM ID 6689K Card 9140	1,000.00		
10/1		Purchase authorized on 09/30 West Coast Sweat Long Beach CA S461273252635942 Card 9140		119.00	
10/1		Purchase authorized on 10/01 Supreme Muffler Auto S Lomita CA P00381274699944413 Card 9140		25.00	2,903.25
10/4		Zelle From Leila Paulsonhowe on 10/02 Ref # Bacly24H5Rxj	500.00		
10/4		ATM Cash Deposit on 10/04 2201 Pacific Coast Hwy Lomita CA 0005946 ATM ID 6689K Card 9140	950.00		
10/4		Recurring Payment authorized on 09/30 Trthfdr*Truthfinde 888-8974556 CA S381273564515179 Card 9140		27.78	
10/4		Purchase authorized on 10/01 Sun Studio LA 2 310-519-0869 CA S581274345309281 Card 9140		120.98	
10/4		Recurring Payment authorized on 10/01 Cko*Patreon* Membe 833-9728766 CA S381274484118949 Card 9140		5.00	
10/4		Purchase authorized on 10/01 Ysi*Property Payme 650-6557908 CA S381274715799203 Card 9140		2,503.95	
10/4		Purchase authorized on 10/01 CA Lifesaferiomita Lomita CA S581275123961045 Card 9140		36.38	
10/4		Purchase authorized on 10/01 LinkedIn 709133858 855-6535653 CA S581275224237496 Card 9140		59.99	
10/4		Purchase authorized on 10/02 Ysi*Property Payme 650-6557908 CA S581276080323015 Card 9140		203.95	
10/4		Purchase authorized on 10/03 Circle K 09456 Costa Mesa CA P00000000887767189 Card 9140		6.23	
10/4		Purchase authorized on 10/03 Rubio's #037 Torrance CA S581276724402073 Card 9140		28.93	
10/4		Credit One Bank Payment 211001 51154283 Michelle Howe		30.00	1,330.06
10/5		Recurring Payment authorized on 10/02 The Toll Roads of 949-727-4800 CA S461276220998538 Card 9140		9.25	
10/5		Purchase authorized on 10/03 West Coast Sweat Long Beach CA S301276620822934 Card 9140		186.99	
10/5		Purchase authorized on 10/03 Wash Weekly Harbor Lomita CA S381276684215999 Card 9140		5.00	
10/5		Purchase authorized on 10/04 Chevron 0091267 Harbor City CA S581277732708803 Card 9140		47.33	
10/5		Purchase authorized on 10/04 Kfc K312040 Lomita CA S381277742162517 Card 9140		7.36	
10/5		Purchase authorized on 10/05 Chevron/Pmm Vermont, IN Harbor City CA P00301278674332909 Card 9140		3.99	
10/5		Leadbankselflend Payments 74027388 Everyday Checking		77.50	992.64
10/6		Purchase authorized on 10/04 Starbucks Store 26 Lomita CA S461277467945982 Card 9140		7.40	
10/6		Purchase authorized on 10/04 Driver Benefits IN Torrance CA S381278069198630 Card 9140		125.00	
10/6		Purchase authorized on 10/04 Carls Jr 1100395 Lomita CA S581278122425864 Card 9140		8.81	

October 18, 2021 ■ Page 5 of 10

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/6		Purchase authorized on 10/05 McDonald's F11415 Lomita CA S301278530051790 Card 9140		7.43	
10/6		Purchase authorized on 10/05 Rollstop Sushi San Pedro CA S381279069860136 Card 9140		59.01	
10/6		Purchase authorized on 10/06 Americas-Tire-CO 29529 S Rancho Palos CA P00381279758291777 Card 9140		273.84	
10/6		Purchase authorized on 10/06 Sprouts Farmers Mkt#252 San Pedro CA P00581279766663392 Card 9140		8.75	502.40
10/7		Purchase authorized on 10/05 I Smoke N Vape Harbor City CA S381279048537170 Card 9140		25.00	
10/7		Purchase authorized on 10/05 Order.Wish.Com WWW.Wish.Com CA S301279230458244 Card 9140		1.00	
10/7		Purchase authorized on 10/05 Order.Wish.Com WWW.Wish.Com CA S581279235829845 Card 9140		66.76	
10/7		Purchase authorized on 10/06 Order.Wish.Com WWW.Wish.Com CA S381279320234552 Card 9140		76.33	
10/7		Leadbankselflend CC Pmt 74092819 Everyday Checking		100.00	233.31
10/8		Purchase Return authorized on 10/07 Spk*Spokeo Search 800-6994264 CA S611281488673800 Card 9140	24.95		
10/8		Purchase Return authorized on 10/07 Spk*Spokeo Search 800-6994264 CA S611281488673801 Card 9140	24.95		
10/8		Purchase Return authorized on 10/07 Spk*Spokeo Search 800-6994264 CA S611281488673798 Card 9140	24.95		
10/8		Purchase Return authorized on 10/07 Spk*Spokeo Search 800-6994264 CA S581221309174292 Card 9140	24.95		
10/8		Purchase Return authorized on 10/07 Spk*Spokeo Search 800-6994264 CA S381160306787366 Card 9140	24.95		
10/8		Purchase Return authorized on 10/07 Spk*Spokeo Search 800-6994264 CA S301252305615242 Card 9140	24.95		
10/8		Purchase Return authorized on 10/07 Spk*Spokeo Search 800-6994264 CA S581129306364650 Card 9140	24.95		
10/8		Purchase Return authorized on 10/07 Spk*Spokeo Search 800-6994264 CA S301190315923208 Card 9140	24.95		
10/8		Zelle From Darryl R Kniaz on 10/08 Ref # Jpm772502376 Condo	100.00		
10/8		Purchase authorized on 10/06 Del Taco 0821 Huntington Be CA S381279419472558 Card 9140		6.35	
10/8		Purchase authorized on 10/06 Spectrum 855-707-7328 MO S461280058322370 Card 9140		65.75	
10/8		Purchase authorized on 10/06 Apple.Com/Bill 866-712-7753 CA S301280099701868 Card 9140		14.99	
10/8		Purchase authorized on 10/07 McDonald's F857 Huntington Be CA S581280436369578 Card 9140		7.75	
10/8		Purchase authorized on 10/07 Fedex Offic1020001 Torrance CA S581280804376971 Card 9140		4.30	
10/8		Purchase authorized on 10/08 Arco42584001 Huntington Be CA P00000000631095401 Card 9140		4.33	
10/8		Purchase authorized on 10/08 Garo Balickiog1 Huntington Be CA P00000000573659472 Card 9140		23.67	
10/8		Purchase authorized on 10/08 WM Superc Wal-Mart Sup Huntington Bc CA P00000000280758395 Card 9140		12.24	393.53
10/12		Online Transfer From Howe M Everyday Checking xxxxxx0974 Ref #lb0Chwmt4L on 10/11/21	10.00		
10/12		Purchase authorized on 10/07 Redondo Beach Pier Redondo Beach CA S461280749739484 Card 9140		2.00	
10/12		Purchase authorized on 10/07 Carls Jr 1100280 Redondo Beach CA S461280776373204 Card 9140		12.47	
10/12		Purchase authorized on 10/07 Opc*Nonfin Service 888-829-7302 NE S301281042363030 Card 9140		5.00	
10/12		Purchase authorized on 10/07 Opc*Westlake Finan 323-692-8800 CA S581281042369679 Card 9140		50.00	
10/12		Purchase authorized on 10/08 McDonald's F1426 Huntington Be CA S381281505596731 Card 9140		9.04	

October 18, 2021 ■ Page 6 of 10

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/12		Purchase authorized on 10/08 Frogs Express Wash Huntington Be CA S581281698567060 Card 9140		8.00	
10/12		Purchase authorized on 10/08 Frogs Express Wash Huntington Be CA S381281700534764 Card 9140		8.00	
10/12		Purchase authorized on 10/08 Chevron/Csi-200734/1485 Riverside CA P00461282114702307 Card 9140		1.79	
10/12		Purchase authorized on 10/08 Chevron 0200734 Riverside CA S581282112886143 Card 9140		61.05	
10/12		Recurring Payment authorized on 10/08 Google *Disney Mob 855-836-3987 CA S461282185828434 Card 9140		7.99	
10/12		Purchase authorized on 10/09 Coffee Bean Store Costa Mesa CA S301282517786287 Card 9140		2.82	
10/12		Purchase with Cash Back \$ 20.00 authorized on 10/09 Wal-Mart #5601 Huntington Be CA P00000000474370978 Card 9140		38.63	
10/12		Purchase authorized on 10/10 Wal-Mart Super Center Huntington Bc CA P00000000382669400 Card 9140		16.96	
10/12		Purchase authorized on 10/10 West Coast Sweat 310-8740154 CA S381283843312657 Card 9140		4.00	
10/12		Purchase authorized on 10/11 Lending Point Kennesaw GA S00461284450763521 Card 9140		162.36	
10/12		Recurring Payment authorized on 10/11 Vocal.Media/Vocal- Https://vocal.ME NJ S301284713450053 Card 9140		9.99	
10/12		AAA Insurance Payment 211008 200144150771046 Howe		280.49	-277.06
10/13		Overdraft Fee for a Transaction Posted on 10/12 \$280.49 AAA Insurance Payment 211008 200144150771 046 Howe		35.00	-312.06
10/14		Recurring Payment authorized on 10/13 Google *Discovery 855-836-3987 CA S581287156737130 Card 9140		6.99	-319.05
10/15		Broker Solutions Direct Dep 211015 942218143046O1V Howe,Michelle	1,988.06		
10/15		Recurring Payment authorized on 10/14 The Toll Roads of 949-727-4800 CA S381287432275030 Card 9140		4.25	
10/15		Recurring Payment authorized on 10/14 Netflix.Com Netflix.Com CA S581287478613872 Card 9140		13.99	
10/15		Recurring Payment authorized on 10/14 Apple.Com/Bill 866-712-7753 CA S461287613910294 Card 9140		9.99	
10/15		Purchase authorized on 10/15 Chevron/G&M Oil CO., LI Costa Mesa CA P00581288453938564 Card 9140		1.99	
10/15		Purchase authorized on 10/15 Cvs/Pharmacy #08 08883--3 Santa Ana CA P00381288496761830 Card 9140		244.32	
10/15		Online Transfer to Howe M Everyday Checking xxxxxx0974 Ref #lb0Cmtrj4H on 10/15/21		100.00	1,294.47
10/18		Non-WF ATM Balance Inquiry Fee 10/15 21132 Beach Huntington Be CA ATM ID Sr009832 Card 9140		2.50	
10/18		Zelle From Darryl R Kniaz on 10/18 Ref # Jpm790318414 Help	200.00		
10/18		Recurring Payment authorized on 10/14 Google *W8 Tech 855-836-3987 CA S461288106057143 Card 9140		19.99	
10/18		Purchase authorized on 10/15 Opc*Nonfin Service 888-829-7302 NE S581288484241302 Card 9140		5.00	
10/18		Purchase authorized on 10/15 Opc*Westlake Finan 323-692-8800 CA S581288484242124 Card 9140		570.00	
10/18		Purchase authorized on 10/15 McDonald's F4090 Santa Ana CA S581288506525095 Card 9140		8.07	
10/18		Purchase authorized on 10/15 Aci*Credit One Ban 877-825-3242 NV S301288684495233 Card 9140		441.03	
10/18		Purchase authorized on 10/15 Tumbleweeds Bar An Huntington Be CA S581289134975130 Card 9140		90.00	
10/18		Non-WF ATM Withdrawal authorized on 10/15 21132 Beach Blvd Huntington Be CA 00461289146655600 ATM ID Sr009832 Card 9140		42.50	
10/18		Non-Wells Fargo ATM Transaction Fee		2.50	
10/18		Purchase authorized on 10/16 Wal-Mart Super Center Huntington Bc CA P00000000276936561 Card 9140		55.75	

October 18, 2021 ■ Page 7 of 10

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/18		Purchase authorized on 10/16 Poshmark 6504887740 CA S301289858254509 Card 9140		21.04	
10/18		Leadbankselflend CC Pmt 74407705 Everyday Checking		250.00	-13.91
Ending balance on 10/18					-13.91
Totals			\$10,362.15	\$10,387.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$35.00	\$245.00
Total Returned Item Fees	\$0.00	\$0.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

Summary of Overdraft Rewind[®] Benefits

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	1	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$35.00	\$35.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/17/2021 - 10/18/2021

Standard monthly service fee \$10.00

You paid \$0.00

Your fee waiver is about to expire. You will need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service feeHave any **ONE** of the following account requirements

	Minimum required	This fee period
· Minimum daily balance	\$500.00	-\$319.05 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,406.40 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

October 18, 2021 ■ Page 8 of 10

WELLS
FARGO

IMPORTANT ACCOUNT INFORMATION

Other Wells Fargo Benefits

Effective December 1, 2021, there is no outgoing wire fee when customers send an outgoing international wire in foreign currency using the Wells Fargo Mobile® app or Wells Fargo Online®. Otherwise, the outgoing international foreign currency wire fee is \$35.

In addition to the transfer fee, Wells Fargo makes money when it converts one currency to another currency for you. For additional information related to Wires and foreign currency, please see wellsfargo.com/online-banking/transfers/online-wires-terms-upcoming.

Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wellsfargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 9/17	- \$9.99
Deposits/Additions	120.00
Withdrawals/Subtractions	- 20.00
Ending balance on 10/18	\$90.01

Account number: 1110230974

MICHELLE M HOWE

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/17		Online Transfer From Howe M Everyday Checking xxxxxx5368 Ref #1b0Cfj24Fp on 09/17/21	20.00		10.01
10/12		Online Transfer to Howe M Everyday Checking xxxxxx5368 Ref #1b0Clwmt4L on 10/11/21		10.00	0.01
10/15		Online Transfer From Howe M Everyday Checking xxxxxx5368 Ref #1b0Cmtrj4H on 10/15/21	100.00		100.01
10/18		Monthly Service Fee		10.00	90.01
Ending balance on 10/18					90.01
Totals			\$120.00	\$20.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

October 18, 2021 ■ Page 9 of 10



Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/17/2021 - 10/18/2021	Standard monthly service fee \$10.00	You paid \$10.00
------------------------------------	--------------------------------------	------------------

How to avoid the monthly service feeHave any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

\$500.00

\$500.00

17 - 24

This fee period

\$0.01 ☐\$0.00 ☐☐

RC/RC

Wells Fargo Combined Statement of Accounts

November 16, 2021 ■ Page 1 of 8

WELLS
FARGO

MICHELLE M HOWE
2973 HARBOR BLVD # 159
COSTA MESA CA 92626-3912

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (114)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at [wellsfargo.com/personalloan](https://www.wellsfargo.com/personalloan).

November 16, 2021 ■ Page 2 of 8

WELLS
FARGO

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	2106125388	-13.91	76.47
Wells Fargo Everyday Checking	7	1110230974	90.01	0.01
Total deposit accounts			\$76.10	\$76.48

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 10/19	\$13.91
Deposits/Additions	10,158.77
Withdrawals/Subtractions	- 10,068.39
Ending balance on 11/16	\$76.47

Account number: 2106125388

MICHELLE M HOWE

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/19		Overdraft Fee for a Transaction Posted on 10/18 \$250.00 Leadbankselflend CC Pmt 74407705 Everyday Checking		35.00	
10/19		Purchase authorized on 10/17 Starbucks Store 17 Huntington Be CA S381290571207140 Card 9140		2.95	
10/19		Recurring Payment authorized on 10/18 The Toll Roads of 949-727-4800 CA S581291294751392 Card 9140		6.25	-58.11
10/20		Overdraft Fee for a Transaction Posted on 10/19 \$6.25 Recurring Payment Authori Zed on 10/18 The Toll Roads of 949-727-		35.00	
10/20		Recurring Payment authorized on 10/18 Legalshield *Membr 800-6547757 OK S581291351354657 Card 9140		40.90	
10/20		Recurring Payment authorized on 10/18 Hlu*Hulu 194955595 Hulu.Com/Bill CA S461292181789514 Card 9140		12.99	-147.00
10/21		Overdraft Fee for a Transaction Posted on 10/20 \$40.90 Recurring Payment Authori Zed on 10/18 Legalshield *Membr 800-6547		35.00	
10/21		Overdraft Fee for a Transaction Posted on 10/20 \$12.99 Recurring Payment Authori Zed on 10/18 Hlu*Hulu 194955595 Hulu.Com		35.00	
10/21		ATM Cash Deposit on 10/21 19840 Beach Blvd Huntingtn Bch CA 0000830 ATM ID 9982T Card 9140	400.00		
10/21		Recurring Payment authorized on 10/19 Google *Pandora G.CO/Helpay# CA S301292439646253 Card 9140		9.99	173.01
10/22		Zelle From Leila Paulsonhowe on 10/22 Ref # Baciucy9Bldh Rent to Beaumont Company for November How	196.00		

November 16, 2021 ■ Page 3 of 8

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/22		Recurring Payment authorized on 10/20 Google *Google Sto 855-836-3987 CA S581293509384661 Card 9140		1.99	
10/22		Recurring Payment authorized on 10/21 Shiny Smile Veneer Httpwww.Shin TX S301294474827354 Card 9140		99.00	
10/22		Purchase authorized on 10/22 Wal-Mart Super Center Huntington Bc CA P00000000079729891 Card 9140		48.37	219.65
10/25		Zelle From Simpson Alex on 10/23 Ref # Pp0Cpj4L9K Thank You for All Your Hard Work on My Beh	600.00		
10/25		Online Transfer From Howe M Everyday Checking xxxxxx0974 Ref #1b0Cpkw26C on 10/23/21	80.00		
10/25		Purchase authorized on 10/21 Del Taco #69 Huntington Be CA S581295069270828 Card 9140		11.38	
10/25		Purchase authorized on 10/22 West Coast Sweat 310-8740154 CA S461295510564172 Card 9140		4.00	
10/25		Purchase authorized on 10/22 West Coast Sweat 310-8740154 CA S581295511602040 Card 9140		13.89	
10/25		Purchase authorized on 10/22 Jack IN The Box 31 Newport Beach CA S581295532803775 Card 9140		10.32	
10/25		Zelle to Knaiz Darryl on 10/23 Ref #Rp0Cpj74H3		300.00	
10/25		Zelle to Hunt Terry on 10/23 Ref #Pp0Cpjfs42		100.00	
10/25		Purchase Bank Check OR Draft		201.00	
10/25		Recurring Payment authorized on 10/23 Apple.Com/Bill 866-712-7753 CA S381296655927930 Card 9140		15.99	
10/25		Purchase authorized on 10/23 Tb/Ph #28709 Costa Mesa CA S581296668049008 Card 9140		9.04	
10/25		Purchase authorized on 10/23 9M Smoke Shop Costa Mesa CA S461296692188109 Card 9140		49.51	
10/25		Purchase authorized on 10/23 9M Smoke Shop Costa Mesa CA S381296693657305 Card 9140		10.76	173.76
10/26		Purchase authorized on 10/25 West Coast Sweat 310-8740154 CA S581298467197070 Card 9140		1.00	
10/26		Purchase authorized on 10/25 West Coast Sweat 310-8740154 CA S581298511070460 Card 9140		35.72	
10/26		Purchase authorized on 10/25 Oc Parking Civic C Santa Ana CA S581299002751953 Card 9140		1.50	
10/26		Credit One Bank Payment 211022 51154283 Michelle Howe		164.73	-29.19
10/27		Overdraft Fee for a Transaction Posted on 10/26 \$164.73 Credit One Bank Payment 211022 51154283 Michelle Howe		35.00	
10/27		Purchase authorized on 10/25 Del Taco 0313 Huntington Be CA S461299025039436 Card 9140		8.06	
10/27		Recurring Payment authorized on 10/25 Apple.Com/Bill 408-974-1010 CA S461299052664253 Card 9140		2.99	
10/27		Purchase authorized on 10/26 Order.Wish.Com WWW.Wish.Com CA S461299340754813 Card 9140		27.32	
10/27		Leadbankselflend Payments 74741093 Everyday Checking		8.44	
10/27		Leadbankselflend CC Pmt 74741070 Everyday Checking		20.00	-131.00
10/28		Overdraft Fee for a Transaction Posted on 10/27 \$8.44 Leadbankselflend Payments 74741093 Everyday Checking		35.00	
10/28		Overdraft Fee for a Transaction Posted on 10/27 \$20.00 Leadbankselflend CC Pmt 74741070 Everyday Checking		35.00	
10/28		Zelle From Hunt Terry on 10/28 Ref # Pp0Cqm4Tsy	250.00		49.00
10/29		Broker Solutions Direct Dep 211029 930121556503O1V Howe,Michelle	2,697.20		
10/29		Purchase authorized on 10/29 WM Superc Wal-Mart Sup Huntington Bc CA P000000683570531 Card 9140		51.62	2,694.58
11/1		ATM Cash Deposit on 10/31 19840 Beach Blvd Huntington Be CA 0002461 ATM ID 0844B Card 0936	495.00		
11/1		ATM Cash Deposit on 11/01 19840 Beach Blvd Huntington Be CA 0002616 ATM ID 0844B Card 0936	1,000.00		
11/1		Purchase authorized on 10/29 Ysi*Property Payme 650-6557908 CA S581302474344145 Card 9140		2,356.95	

November 16, 2021 ■ Page 4 of 8

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/1		Recurring Payment authorized on 10/29 Apple.Com/Bill 866-712-7753 CA S461303100394852 Card 9140		2.99	
11/1		ATM Withdrawal authorized on 10/30 19840 Beach Blvd Huntington Be CA 0002373 ATM ID 0844B Card 0936		100.00	
11/1		Zelle to Pilates Debra on 10/31 Ref #Rp0Crb7Q9L		100.00	
11/1		ATM Withdrawal authorized on 11/01 19840 Beach Blvd Huntington Be CA 0002550 ATM ID 0844B Card 0936		20.00	
11/1		ATM Withdrawal authorized on 11/01 19840 Beach Blvd Huntington Be CA 0002617 ATM ID 0844B Card 0936		50.00	
11/1		Zelle to Knaiz Darryl on 11/01 Ref #Rp0Crf18Q		400.00	1,159.64
11/2		ATM Cash Deposit on 11/02 19840 Beach Blvd Huntington Be CA 0002684 ATM ID 0844B Card 0936	900.00		
11/2		Purchase authorized on 10/31 Starbucks Store 50 Encino CA S461304509992879 Card 0936		5.90	
11/2		Purchase authorized on 10/31 Apple.Com/Bill 408-974-1010 CA S581304836347236 Card 0936		14.99	
11/2		Recurring Payment authorized on 11/01 Cko*Patreon* Membe 833-9728766 CA S581305446562626 Card 0936		5.00	
11/2		ATM Withdrawal authorized on 11/02 1835 Newport Blvd Costa Mesa CA 0000409 ATM ID 4276P Card 0936		40.00	
11/2		Leadbankselflend CC Pmt 74878101 Everyday Checking		40.00	
11/2		Credit One Bank Payment 211030 51154283 Michelle Howe		40.00	1,913.75
11/3		ATM Cash Deposit on 11/03 19840 Beach Blvd Huntington Be CA 0002924 ATM ID 0844B Card 0936	600.00		2,513.75
11/4		Leadbankselflend Payouts 75022760 Everyday Checking	170.54		
11/4		ATM Withdrawal authorized on 11/04 19840 Beach Blvd Huntington Be CA 0006853 ATM ID 0844A Card 0936		100.00	2,584.29
11/5		Credit One Bank Payment 211103 51154283 Michelle Howe		264.54	
11/5		Leadbankselflend CC Pmt 75031082 Everyday Checking		291.68	2,028.07
11/8		Purchase authorized on 11/05 Apple.Com/Bill 408-974-1010 CA S581310064831893 Card 0936		5.99	
11/8		Withdrawal Made In A Branch/Store		300.00	1,722.08
11/9		Purchase authorized on 11/08 Opc*Nonfin Service 888-829-7302 NE S301312778934748 Card 0936		5.00	
11/9		Purchase authorized on 11/08 Opc*Westlake Finan 323-692-8800 CA S381312778930212 Card 0936		571.54	
11/9		Purchase authorized on 11/09 Huntington Surf and Sport Huntington Be CA P581313545803328 Card 0936		58.17	
11/9		ATM Withdrawal authorized on 11/09 19840 Beach Blvd Huntington Be CA 0003733 ATM ID 0844B Card 0936		100.00	
11/9		Purchase authorized on 11/09 Garo Balikciogl Huntington Be CA P000000173748806 Card 0936		55.89	931.48
11/10		Purchase authorized on 11/09 Fresh Gourmet Bage Huntington Be CA S301313519788104 Card 0936		13.48	
11/10		Purchase authorized on 11/09 Six Dollar Shirts 800-991-2032 FL S301313709550640 Card 0936		22.23	
11/10		Purchase authorized on 11/09 Pickett.Com-Huntin 800-553-4412 CA S381313718101250 Card 0936		86.28	
11/10		AAA Insurance Payment 211109 200144150771046 Howe		232.07	577.42
11/12		Broker Solutions Direct Dep 211112 72306119916901V Howe,Michelle	2,069.98		
11/12		Zelle From Simpson Alex on 11/11 Ref # Pp0Ctsf9WT for The Window	600.00		
11/12		Purchase Return authorized on 11/11 Lending Point Kennesaw GA S381315627725972 Card 0936	0.05		
11/12		Purchase authorized on 11/09 Starbucks Store 00 Huntington Be CA S581313550342496 Card 0936		5.45	
11/12		Purchase authorized on 11/09 Oc Goodwill - Hunt Huntington Be CA S301313754631494 Card 0936		66.91	
11/12		Purchase authorized on 11/09 Oc Goodwill - Hunt Huntington Be CA S301313760137404 Card 0936		34.72	

November 16, 2021 ■ Page 5 of 8

WELLS
FARGO**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
11/12		Purchase authorized on 11/10 Verizon Premium Re Huntington Be CA S301314842538074 Card 0936		146.20	
11/12		Purchase authorized on 11/10 Verizon Wrls lvr V 800-9220204 CA S581314843642022 Card 0936		269.52	
11/12		Purchase authorized on 11/10 Tst* Nori Poke & S Huntington B CA S581314845103115 Card 0936		35.81	
11/12		Purchase authorized on 11/11 Paypal *Writerslif 402-935-7733 CA S301315435744793 Card 0936		1,497.00	
11/12		Zelle to Knaiz Darryl on 11/11 Ref #Rp0Cttrtt6		230.00	
11/12		ATM Withdrawal authorized on 11/11 2201 Pacific Coast Hwy Lomita CA 0005541 ATM ID 6689K Card 0936		300.00	
11/12		Purchase authorized on 11/11 Lending Point Kennesaw GA S381315627725972 Card 0936		0.05	
11/12		Purchase authorized on 11/11 Lending Point Kennesaw GA S581315627968837 Card 0936		162.36	
11/12		Purchase authorized on 11/11 Low Price Auto Glass Wilmington CA P381315665861943 Card 0936		75.00	
11/12		Purchase authorized on 11/12 Arco42584001 Huntington Be CA P000000573406965 Card 0936		18.53	
11/12		Purchase authorized on 11/12 Cvs/Pharmacy #08 08883--3 Santa Ana CA P301316449935559 Card 0936		76.91	328.99
11/15		Zelle From Darryl R Kniaz on 11/15 Ref # Jpm842308514 Bewb Implants	100.00		
11/15		Purchase authorized on 11/11 Starbucks Store 17 Huntington Be CA S461315571594728 Card 0936		5.75	
11/15		Purchase authorized on 11/12 West Coast Sweat Long Beach CA S461316550448540 Card 0936		115.10	
11/15		Purchase authorized on 11/12 Jack IN The Box 31 Newport Beach CA S581316579871097 Card 0936		8.07	
11/15		Non-WF ATM Withdrawal authorized on 11/13 11277 Santa Monica Blvd Los Angeles CA 301317464768149 ATM ID Lk446931 Card 0936		23.25	
11/15		Non-Wells Fargo ATM Transaction Fee		2.50	
11/15		Purchase authorized on 11/13 Coffee Bean Store Huntington Be CA S381317516779228 Card 0936		7.70	
11/15		Purchase authorized on 11/14 City of Newport Be Newport Beach CA S301318461394762 Card 0936		1.90	
11/15		Recurring Payment authorized on 11/14 Netflix.Com Netflix.Com CA S461318488936691 Card 0936		13.99	
11/15		Purchase authorized on 11/14 Newport Bay Liquor Inc Newport Beach CA P000000787170453 Card 0936		11.33	
11/15		Purchase authorized on 11/14 Pp*Newportbeac Newport Bea CA S301318535289919 Card 0936		2.00	
11/15		Recurring Payment authorized on 11/14 Apple.Com/Bill 866-712-7753 CA S461318650679068 Card 0936		9.99	
11/15		ATM Withdrawal authorized on 11/15 19840 Beach Blvd Huntington Be CA 0004499 ATM ID 0844B Card 0936		40.00	187.41
11/16		Purchase authorized on 11/14 Tst* Matter of Cra Huntington Be CA S581319083539662 Card 0936		95.04	
11/16		Purchase authorized on 11/15 Fedex Offic1000001 Huntington Be CA S581319805067679 Card 0936		10.56	
11/16		Purchase authorized on 11/16 7-Eleven Huntington Be CA P000000075929010 Card 0936		5.34	76.47
Ending balance on 11/16					76.47
Totals			\$10,158.77	\$10,068.39	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

November 16, 2021 ■ Page 6 of 8

WELLS
FARGO**Summary of Overdraft and Returned Item Fees**

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$245.00	\$490.00
Total Returned Item Fees	\$0.00	\$0.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

Summary of Overdraft Rewind[®] Benefits

	Total this statement period	Total year-to-date
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$35.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/19/2021 - 11/16/2021

Standard monthly service fee \$10.00

You paid \$0.00

Your fee waiver is about to expire. You will need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service feeHave any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$500.00

-\$147.00 ☐

\$500.00

\$4,937.72 ☒

17 - 24

☐

RC/RC

**IMPORTANT ACCOUNT INFORMATION****Can we reach you when it's really important?**

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wellsfargo.com or the Wells Fargo Mobile[®] app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

November 16, 2021 ■ Page 7 of 8

WELLS
FARGO

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 10/19	\$90.01
Deposits/Additions	0.00
Withdrawals/Subtractions	- 90.00
Ending balance on 11/16	\$0.01

Account number 1110230974

MICHELLE M HOWE

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/25		Online Transfer to Howe M Everyday Checking xxxxxx5368 Ref #1b0Cpkw26C on 10/23/21		80.00	10.01
11/16		Monthly Service Fee		10.00	0.01
Ending balance on 11/16					0.01
Totals			\$0.00	\$90.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/19/2021 - 11/16/2021 Standard monthly service fee \$10.00 You paid \$10.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$500.00

\$10.01 ☐

\$500.00

\$0.00 ☐

17 - 24

☐

RC/RC

Wells Fargo Combined Statement of Accounts

December 15, 2021 ■ Page 1 of 8

WELLS
FARGO



MICHELLE M HOWE
2973 HARBOR BLVD # 159
COSTA MESA CA 92626-3912

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (114)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at [wellsfargo.com/personalloan](https://www.wellsfargo.com/personalloan).

December 15, 2021 ■ Page 2 of 8

WELLS
FARGO

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	2106123368	76.47	516.03
Wells Fargo Everyday Checking	7	1110230974	0.01	-9.99
Total deposit accounts			\$76.48	\$506.04

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 11/17	\$76.47
Deposits/Additions	10,879.60
Withdrawals/Subtractions	- 10,440.04
Ending balance on 12/15	\$516.03

Account number 2106123368

MICHELLE M HOWE

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/17		Zelle From Simpson Alex on 11/17 Ref # Pp0Cw875G5	200.00		
11/17		Purchase authorized on 11/17 Wal-Mart #5601 Huntington Be CA P000000133681209 Card 0936		24.71	
11/17		Purchase authorized on 11/17 Wal-Mart Super Center Huntington Bc CA P000000582667046 Card 0936		13.53	238.23
11/18		Purchase authorized on 11/17 Pp*Hendersonsc Aliso Viejo CA S581321680125615 Card 0936		20.00	
11/18		Purchase authorized on 11/18 Wal-Mart Super Center Huntington Bc CA P000000434102318 Card 0936		10.10	208.13
11/19		Purchase authorized on 11/17 Beach Top Smoke Sh Huntington Be CA S581321651306882 Card 0936		17.63	190.50
11/22		Recurring Payment authorized on 11/18 Hlu*Hulu 194955595 Hulu.Com/Bill CA S381323229458178 Card 0936		12.99	
11/22		Recurring Payment authorized on 11/19 Legalshield *Membr 800-6547757 OK S301323412815335 Card 0936		40.90	
11/22		Purchase authorized on 11/20 Apple.Com/Bill 866-712-7753 CA S381325240121122 Card 0936		15.99	
11/22		Purchase authorized on 11/21 Arco42139001 Huntington Be CA P000000734987601 Card 0936		49.68	
11/22		Purchase authorized on 11/22 Wal-Mart Super Center Huntington Bc CA P000000483159674 Card 0936		15.61	55.33
11/23		Purchase authorized on 11/23 7-Eleven Costa Mesa CA P000000934907959 Card 0936		4.78	
11/23		Purchase authorized on 11/23 Cvs/Pharmacy #08 08883--3 Santa Ana CA P301327456172342 Card 0936		31.57	18.98

December 15, 2021 ■ Page 3 of 8

WELLS
FARGO

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/24		Zelle From Darryl R Kniaz on 11/24 Ref # Jpm858634463 Random Stuff	100.00		
11/24		Purchase authorized on 11/22 Starbucks Store 17 Huntington Be CA S301326502084698 Card 0936		2.95	
11/24		Recurring Payment authorized on 11/23 Apple.Com/Bill 866-712-7753 CA S381327692631184 Card 0936		15.99	
11/24		Purchase authorized on 11/24 Beach Top Smoke Shop Huntington Be CA P581328726778203 Card 0936		12.12	
11/24		Purchase authorized on 11/24 7-Eleven Huntington Be CA P000000672144385 Card 0936		3.49	84.43
11/26		Broker Solutions Direct Dep 211126 563044969036O1V Howe,Michelle	1,665.45		
11/26		Zelle From Simpson Alex on 11/25 Ref # Pp0Cxyxgnt	300.00		
11/26		Purchase authorized on 11/23 Del Taco #69 Huntington Be CA S581327567559159 Card 0936		10.33	
11/26		Purchase authorized on 11/24 Starbucks Store 17 Huntington Be CA S381328504460335 Card 0936		7.60	
11/26		Purchase authorized on 11/24 California Stop Fo Costa Mesa CA S581328574555810 Card 0936		9.83	
11/26		Purchase authorized on 11/25 Big Lots 21082 Beach Huntington Be CA P000000181837146 Card 0936		80.59	
11/26		Recurring Payment authorized on 11/25 Apple.Com/Bill 866-712-7753 CA S301330088945968 Card 0936		2.99	
11/26		Purchase authorized on 11/26 Garo Balikciogl Huntington Be CA P000000983251107 Card 0936		66.47	
11/26		Purchase authorized on 11/26 Garo Balikciogl Huntington Be CA P000000289288950 Card 0936		2.79	
11/26		Purchase authorized on 11/26 Cvs/Pharmacy #08 08883--3 Santa Ana CA P461330319554132 Card 0936		42.69	
11/26		Purchase authorized on 11/26 Cvs/Pharmacy #08 08883--3 Santa Ana CA P581330329813680 Card 0936		44.24	
11/26		Zelle to Knaiz Darryl on 11/26 Ref #Rp0CY86Xxb		200.00	
11/26		Zelle to Rollins Shawn on 11/26 Ref #Rp0CY89P9H		60.00	1,522.35
11/29		Lendingpoint LLC Payment 211129 Lai000440135 Michelle Howe	3,500.00		
11/29		Purchase authorized on 11/25 Starbucks Store 17 Huntington Be CA S581329494437841 Card 0936		2.95	
11/29		Recurring Payment authorized on 11/25 Apple.Com/Bill 866-712-7753 CA S381330135018686 Card 0936		2.99	
11/29		Purchase authorized on 11/26 Dolls Kill Dollskill.Com CA S301330829327780 Card 0936		54.98	
11/29		Purchase authorized on 11/26 Dolls Kill Dollskill.Com CA S301330832286223 Card 0936		81.89	
11/29		Purchase authorized on 11/27 McDonald's F803 Costa Mesa CA S581331482484706 Card 0936		14.41	
11/29		Purchase authorized on 11/27 Wal-Mart #2636 Huntington Be CA P000000581189372 Card 0936		267.32	
11/29		Purchase authorized on 11/28 Circle K # 06064 8590 Corona CA P000000782745824 Card 0936		32.72	
11/29		Purchase authorized on 11/28 Target T- 16400 Beach Westminster CA P000000584767047 Card 0936		59.89	
11/29		Purchase authorized on 11/28 Garo Balikciogl Huntington Be CA P000000781466912 Card 0936		21.54	
11/29		Zelle to Hino Catalina on 11/28 Ref #Pp0Cylrghy		100.00	
11/29		Leadbankselflend CC Pmt 75757222 Everyday Checking		394.92	3,988.74
11/30		Purchase authorized on 11/28 Del Taco #69 Huntington Be CA S301333117578483 Card 0936		13.22	
11/30		Purchase authorized on 11/29 Kfc D011021 Irvine CA S461333792737588 Card 0936		8.61	
11/30		Purchase authorized on 11/29 Chevron 0301787 Newport Beach CA S461334122119212 Card 0936		24.40	
11/30		Zelle to Simpson Alex on 11/30 Ref #Pp0Cyxhmr8		150.00	
11/30		Zelle to Hunt Terry on 11/30 Ref #Pp0Cyrrnkq		550.00	3,242.51

December 15, 2021 ■ Page 4 of 8

WELLS
FARGO

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/1		Recurring Payment authorized on 11/30 Apple.Com/Bill 866-712-7753 CA S301334585061109 Card 0936		14.99	
12/1		Purchase authorized on 11/30 Rubio's #017 Costa Mesa CA S461334714527033 Card 0936		18.72	
12/1		Purchase authorized on 12/01 Tustin Field Gas Tustin CA P301335714986264 Card 0936		7.62	
12/1		So Cal Edison CO Bill Paymt 211130 700689701871 Howe Michelle		26.09	3,175.09
12/2		Bank Verify Sigonfile 120221 S5Yps8 Wells Fargo	0.19		
12/2		Purchase authorized on 11/30 Del Taco 0041 Costa Mesa CA S381334485385039 Card 0936		10.98	
12/2		Recurring Payment authorized on 12/01 Vzwriss*Apocc Visw 800-922-0204 FL S301335424432484 Card 0936		362.57	
12/2		Purchase authorized on 12/01 Chevron 0094660 Costa Mesa CA S301335468664144 Card 0936		28.52	
12/2		Recurring Payment authorized on 12/01 Cko*Patreon* Membe 833-9728766 CA S461335524121724 Card 0936		5.00	
12/2		Purchase authorized on 12/01 Equinox #730 8663326549 CA S581335655180135 Card 0936		199.00	
12/2		Purchase authorized on 12/02 Arco42584001 Huntington Be CA P000000976789042 Card 0936		21.91	
12/2		Purchase authorized on 12/02 Cvs/Pharmacy #08 08883--3 Santa Ana CA P461336493466515 Card 0936		85.88	
12/2		Purchase with Cash Back \$ 10.00 authorized on 12/02 Chevron/Csi-201233/1491 Tustin CA P461336745358944 Card 0936		17.78	2,443.64
12/3		Purchase authorized on 12/01 Del Taco 0041 Costa Mesa CA S581335476213376 Card 0936		12.36	
12/3		Zelle to Pilates Debra on 12/03 Ref #Rp0Czwkmsn		150.00	
12/3		Purchase authorized on 12/03 7-Eleven Huntington Be CA P000000377657490 Card 0936		27.04	
12/3		Purchase authorized on 12/03 76 Edinger Tustin CA P000000637165245 Card 0936		70.15	
12/3		WF Payment Dec 03 13780133 Howe Michelle		571.60	1,612.49
12/6		Purchase authorized on 12/02 Del Taco 0041 Costa Mesa CA S381337130966481 Card 0936		7.32	
12/6		Purchase authorized on 12/03 Carls Jr 1100123 Santa Ana CA S301337731544695 Card 0936		11.88	
12/6		Purchase authorized on 12/04 Chevron/Csi-200734/1485 Riverside CA P581338395218839 Card 0936		29.50	
12/6		Purchase authorized on 12/05 Chevron 0200734 Riverside CA S581339536860325 Card 0936		40.38	
12/6		Purchase with Cash Back \$ 20.00 authorized on 12/05 Wal-Mart Super Center Huntington Bc CA P000000737799816 Card 0936		89.92	1,433.49
12/7		Purchase authorized on 12/05 Starbucks Store 10 Riverside CA S581339540805919 Card 0936		17.95	
12/7		Purchase authorized on 12/05 Del Taco 0041 Costa Mesa CA S381339568202986 Card 0936		9.46	
12/7		Purchase authorized on 12/07 Shell Service Station Irvine CA P301341775589637 Card 0936		5.90	1,400.18
12/8		Purchase with Cash Back \$ 5.00 authorized on 12/08 7-Eleven Huntington Be CA P000000077040636 Card 0936		15.92	1,384.26
12/9		Zelle From Simpson Alex on 12/09 Ref # Pp0D3Bkn6Y	1,900.00		
12/9		Purchase authorized on 12/07 Terrible Herbst - Newport Beach CA S381341761773386 Card 0936		12.00	
12/9		Purchase authorized on 12/09 Wal-Mart #5601 Huntington Be CA P000000981518789 Card 0936		37.36	
12/9		Purchase authorized on 12/09 WM Superc Wal-Mart Sup Irvine CA P000000933387416 Card 0936		2,903.00	
12/9		AAA Insurance Payment 211208 200144150771046 Howe		232.07	99.83
12/10		Broker Solutions Direct Dep 211210 695086738128O1V Howe,Michelle	3,213.96		

December 15, 2021 ■ Page 5 of 8

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/10		Purchase authorized on 12/08 Wendy's 125 Irvine CA S301342723483523 Card 0936		6.77	
12/10		Zelle to Simpson Alex on 12/10 Ref #Pp0D3J4T6G		1,900.00	
12/10		Purchase authorized on 12/10 7-Eleven Costa Mesa CA P000000785424646 Card 0936		4.42	
12/10		Purchase authorized on 12/10 Wal-Mart #5601 Huntington Be CA P000000986140950 Card 0936		7.60	
12/10		Purchase authorized on 12/10 Wal-Mart #5601 Huntington Be CA P000000286587463 Card 0936		10.81	
12/10		Zelle to Paulsonhowe Leila on 12/10 Ref #Rp0D3R8Xt3		500.00	884.19
12/13		Purchase authorized on 12/10 The Toll Roads of 949-727-4800 CA S581344463655940 Card 0936		30.00	
12/13		Purchase authorized on 12/10 The Toll Roads of 949-727-4800 CA S461344464051979 Card 0936		40.00	
12/13		Purchase authorized on 12/10 Sq *Philz Coffee Huntington Be CA S301344551570316 Card 0936		3.85	
12/13		Purchase authorized on 12/11 Lending Point Kennesaw GA S461345503114686 Card 0936		162.36	
12/13		Purchase authorized on 12/11 7-Eleven Huntington Be CA P000000875137286 Card 0936		2.99	644.99
12/14		Purchase authorized on 12/13 Med*Hoag Clinic Costa Mesa CA S581347641789877 Card 0936		35.00	609.99
12/15		Recurring Payment authorized on 12/14 Netflix.Com Netflix.Com CA S301348510885817 Card 0936		13.99	
12/15		Recurring Payment authorized on 12/14 Apple.Com/Bill 866-712-7753 CA S461348650250578 Card 0936		9.99	
12/15		Purchase authorized on 12/14 Spectrum 855-707-7328 MO S461348785586947 Card 0936		54.99	
12/15		Purchase authorized on 12/14 Walgreens #5881 Huntington Be CA S581349116129445 Card 0936		14.99	516.03
Ending balance on 12/15					516.03
Totals			\$10,879.60	\$10,440.04	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$490.00
Total Returned Item Fees	\$0.00	\$0.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

December 15, 2021 ■ Page 6 of 8

WELLS
FARGO**Summary of Overdraft Rewind® Benefits**

	<i>Total this statement period</i>	<i>Total year-to-date</i>
Total Number of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	0	1
Total Amount of Overdraft, Returned Item and Overdraft Protection Fees Waived or Refunded	\$0.00	\$35.00

Year-to-date totals reflect fees waived since the first full statement period of the calendar year. Amounts shown do not include any additional waivers and refunds of Overdraft Protection Advance Fees due to advances from credit cards.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/17/2021 - 12/15/2021

Standard monthly service fee \$10.00

You paid \$0.00

This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service feeHave any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$500.00

\$18.98 ☐

\$500.00

\$8,379.60 ☒

17 - 24



RC/RC

**IMPORTANT ACCOUNT INFORMATION**

Good News! The daily purchase limit for each debit/ATM card linked to your checking/prepaid account is being increased to \$5,000 effective between December 1 and December 13, 2021. To view your card's daily dollar limits at any time, sign on at wellsfargo.com/cardcontrol and click on Card details. Note: your card and account must be in open status for the increase to be applied. If you recently updated your card's daily purchase limit above or below \$5,000 before this change noted above occurs, the change will not be applied.

Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wellsfargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

December 15, 2021 ■ Page 7 of 8

WELLS
FARGO

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 11/17	\$0.01
Deposits/Additions	0.00
Withdrawals/Subtractions	- 10.00
Ending balance on 12/15	\$9.99

Account number 1110230974

MICHELLE M HOWE

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/15		Monthly Service Fee		10.00	-9.99
Ending balance on 12/15					-9.99
Totals			\$0.00	\$10.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/17/2021 - 12/15/2021	Standard monthly service fee \$10.00	You paid \$10.00
------------------------------------	--------------------------------------	------------------

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

	Minimum required	This fee period
· Minimum daily balance	\$500.00	\$0.01 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

Wells Fargo Combined Statement of Accounts

January 18, 2022 ■ Page 1 of 9

WELLS
FARGO



MICHELLE M HOWE
2973 HARBOR BLVD # 159
COSTA MESA CA 92626-3912

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (114)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at [wellsfargo.com/personalloan](https://www.wellsfargo.com/personalloan).

January 18, 2022 ■ Page 2 of 9

WELLS
FARGO

Summary of accounts

Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Everyday Checking	2	2106125368	516.03	616.10
Wells Fargo Everyday Checking	7	1110230974	-9.99	-8.99
Total deposit accounts			\$506.04	\$607.11

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 12/16	\$516.03
Deposits/Additions	9,769.82
Withdrawals/Subtractions	- 9,669.75
Ending balance on 1/18	\$616.10

Account number: **2106125368****MICHELLE M HOWE**

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/16		Purchase authorized on 12/15 Apple.Com/Bill 866-712-7753 CA S461349521706860 Card 0936		12.99	503.04
12/20		Zelle From Raul Casas on 12/18 Ref # Cmb0Gh45Jc7C	100.00		
12/20		Purchase authorized on 12/16 Del Taco 0041 Costa Mesa CA S381350481823578 Card 0936		9.58	
12/20		Purchase authorized on 12/17 Starbucks Store 17 Huntington Be CA S301351525856448 Card 0936		7.40	
12/20		Recurring Payment authorized on 12/18 Legalshield *Membr 800-6547757 OK S381352388101959 Card 0936		40.90	
12/20		Online Transfer to Howe M Everyday Checking xxxxx0974 Ref #1b0D5Hrhv5 on 12/18/21		20.00	
12/20		Purchase authorized on 12/18 99 Cents Only St 2180 Har Costa Mesa CA P581352639188193 Card 0936		71.53	
12/20		Purchase authorized on 12/18 Sams Smoke Shop Costa Mesa CA P381352645505319 Card 0936		36.61	
12/20		Purchase authorized on 12/18 The UPS Store 0247 714-5772702 CA S581352661766424 Card 0936		78.54	
12/20		Purchase authorized on 12/18 Palm Beach Tan Lax Costa Mesa CA S301352831928072 Card 0936		67.18	
12/20		Purchase authorized on 12/18 Chevron 0098744 West Hollywoo CA S461353137986591 Card 0936		58.55	
12/20		Recurring Payment authorized on 12/18 Hlu*Hulu 194955595 Hulu.Com/Bill CA S461353249849253 Card 0936		12.99	
12/20		Purchase authorized on 12/19 Chevron/Csi-200734/1485 Riverside CA P581353394680350 Card 0936		9.87	

January 18, 2022 ■ Page 3 of 9

WELLS
FARGO

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/20		Purchase authorized on 12/19 Circle K # 06064 8590 Corona CA P000000385479338 Card 0936		1.49	
12/20		Purchase authorized on 12/19 Newport Bay Liquor Inc Newport Beach CA P000000679074180 Card 0936		5.99	182.41
12/21		Purchase authorized on 12/19 Jack IN The Box 31 Newport Beach CA S461354103759399 Card 0936		9.26	
12/21		Purchase authorized on 12/21 7-Eleven Huntington Be CA P000000780494609 Card 0936		19.32	153.83
12/22		Recurring Payment authorized on 12/20 Apple.Com/Bill 866-712-7753 CA S381355241666358 Card 0936		15.99	137.84
12/23		Broker Solutions Direct Dep 211223 68205388031601V Howe,Michelle	3,249.91		3,387.75
12/24		Zelle From Simpson Alex on 12/24 Ref # Pp0D6Xccq8	300.00		
12/24		Recurring Payment authorized on 12/23 Apple.Com/Bill 866-712-7753 CA S381357692369103 Card 0936		15.99	
12/24		Recurring Payment authorized on 12/23 Equinox Moto #733 866-332-6549 CA S381358098191649 Card 0936		199.00	
12/24		Recurring Payment authorized on 12/23 Equinox Moto #733 866-332-6549 CA S461358104068047 Card 0936		199.00	3,273.76
12/27		Purchase authorized on 12/24 CA Lifesafercosta Costa Mesa CA S301358688897138 Card 0936		124.84	
12/27		Purchase authorized on 12/25 West Coast Sweat Long Beach CA S301359606220472 Card 0936		39.72	
12/27		Recurring Payment authorized on 12/25 Apple.Com/Bill 408-974-1010 CA S581360091883194 Card 0936		2.99	
12/27		Recurring Payment authorized on 12/25 Apple.Com/Bill 866-712-7753 CA S301360135343290 Card 0936		2.99	
12/27		Purchase authorized on 12/27 7-Eleven Huntington Be CA P000000734879814 Card 0936		40.07	
12/27		Recurring Payment Reversal on 12/25 Equinox Moto #733 866-332-6549 CA S381359561286978 Card 0936	199.00		3,262.15
12/28		Purchase authorized on 12/27 Pongo.Com 866-486- 866-4864660 MA S461361800399353 Card 0936		14.95	
12/28		Purchase authorized on 12/28 Circle K # 06064 8590 Corona CA P000000283583379 Card 0936		3.38	
12/28		Purchase authorized on 12/28 Arco42091001 Huntington Be CA P000000731727499 Card 0936		35.31	
12/28		Lendingpoint LLC Payment 211228 Lai000440135 Michelle Howe		148.57	3,059.94
12/29		Purchase authorized on 12/27 Jack IN The Box 35 Costa Mesa CA S461361718644485 Card 0936		6.99	
12/29		Purchase authorized on 12/28 Civic Center Parki Los Angeles CA S381362713888488 Card 0936		9.00	
12/29		Purchase authorized on 12/28 Burger King #593 Huntington Be CA S461362756982972 Card 0936		8.06	
12/29		Purchase authorized on 12/29 USPS PO 05359504 316 Oliv Huntington Be CA P381363789335355 Card 0936		8.00	3,027.89
12/30		Purchase authorized on 12/29 99-Cents-Only #009 Huntington Be CA S461363853862620 Card 0936		32.88	2,995.01
12/31		Broker Solutions Direct Dep 211231 69908738341101V Howe,Michelle	365.22		
12/31		Broker Solutions Direct Dep 211231 69908738341001V Howe,Michelle	1,602.91		
12/31		Purchase authorized on 12/29 Burger King #3899 Compton CA S581363587458706 Card 0936		9.03	
12/31		Purchase authorized on 12/30 Ysi*Property Payme 650-6557908 CA S381364434522690 Card 0936		148.15	
12/31		Purchase authorized on 12/30 West Coast Sweat 310-8740154 CA S301364709713101 Card 0936		4.00	
12/31		Purchase authorized on 12/31 Garo Balikciogl Huntington Be CA P000000477127009 Card 0936		34.33	
12/31		Purchase authorized on 12/31 Garo Balikciogl Huntington Be CA P000000073530958 Card 0936		64.11	

January 18, 2022 ■ Page 4 of 9

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/31		Non-WF ATM Withdrawal authorized on 12/31 20002 Beach Blvd. Huntington Be CA 381365606851034 ATM ID Lk643615 Card 0936		23.10	
12/31		Non-Wells Fargo ATM Transaction Fee		2.50	
12/31		Credit One Bank Payment 211230 51154283 Michelle Howe		278.42	4,399.50
1/3		Zelle From Simpson Alex on 01/01 Ref # Pp0D8Njfbq	2,000.00		
1/3		ATM Cash Deposit on 01/03 285 W 6th St Ste A San Pedro CA 0008822 ATM ID 0178G Card 0936	590.00		
1/3		Purchase authorized on 12/30 Jack IN The Box 35 Long Beach CA S461364763483191 Card 0936		9.56	
1/3		Purchase authorized on 12/31 West Coast Sweat 310-8740154 CA S581365557011341 Card 0936		45.64	
1/3		Recurring Payment authorized on 12/31 Apple.Com/Bill 866-712-7753 CA S581365584306188 Card 0936		14.99	
1/3		Purchase authorized on 12/31 Big O Tires #5833 Huntington Be CA S461365670972161 Card 0936		518.54	
1/3		Purchase authorized on 12/31 Big O Tires #5833 Huntington Be CA S301365771282781 Card 0936		119.99	
1/3		Purchase authorized on 01/01 West Coast Sweat 310-8740154 CA S382001325255329 Card 0936		119.00	
1/3		Recurring Payment authorized on 01/01 Vzwriss*Apocc Visw 800-922-0204 FL S582001396814701 Card 0936		280.01	
1/3		Recurring Payment authorized on 01/01 Cko*Patreon* Membe 833-9728766 CA S582001525118402 Card 0936		5.00	
1/3		Purchase authorized on 01/01 Arco42732001 Costa Mesa CA P000000133138538 Card 0936		6.45	
1/3		Zelle to Hino Catalina on 01/01 Ref #Pp0D8P39Hh		80.00	
1/3		Purchase authorized on 01/01 Ysi*Property Payme 650-6557908 CA S302002019188880 Card 0936		2,662.31	
1/3		Zelle to Paulsonhowe Leila on 01/02 Ref #Rp0D8Rk6Rd		500.00	
1/3		Purchase authorized on 01/02 7-Eleven Costa Mesa CA P000000032055980 Card 0936		19.59	
1/3		ATM Withdrawal authorized on 01/02 2970 Harbor Blvd Costa Mesa CA 0008188 ATM ID 2122Q Card 0936		100.00	
1/3		Purchase authorized on 01/02 Circle K 09456 Costa Mesa CA P000000680707799 Card 0936		62.37	
1/3		Purchase authorized on 01/02 Cvs/Pharmacy #08 08883--3 Santa Ana CA P582002480650657 Card 0936		140.00	
1/3		Purchase authorized on 01/02 Cvs/Pharmacy #08 08883--3 Santa Ana CA P462002489492113 Card 0936		132.78	
1/3		Purchase authorized on 01/02 McDonald's F4090 Santa Ana CA S302002513824665 Card 0936		8.51	
1/3		Zelle to Simpson Alex on 01/02 Ref #Pp0D8Vxyh5		500.00	
1/3		Purchase authorized on 01/03 7-Eleven San Pedro CA P000000483182285 Card 0936		9.78	
1/3		Purchase authorized on 01/03 7-Eleven Los Angeles CA P000000171476016 Card 0936		5.98	
1/3		Non-WF ATM Withdrawal authorized on 01/03 301 E Florence Ave Los Angeles CA 582003729055599 ATM ID 7E007603 Card 0936		223.50	
1/3		Non-Wells Fargo ATM Transaction Fee		2.50	
1/3		Leadbankselflend CC Pmt 76859145 Everyday Checking		250.00	
1/3		WF Payment Jan 03 13780133 Howe Michelle		571.60	601.40
1/4		Purchase authorized on 01/02 West Coast Sweat 310-8740154 CA S302002582614553 Card 0936		4.00	
1/4		Purchase authorized on 01/02 West Coast Sweat 310-8740154 CA S302002650656905 Card 0936		6.00	
1/4		Recurring Payment authorized on 01/02 Thp Nea Online Theoreticrevi Cyp S302003265737139 Card 0936		75.00	
1/4		Recurring Payment authorized on 01/03 Palm Beach Tan Lax 951-272-2322 CA S302003513273804 Card 0936		27.28	
1/4		Zelle to Hino Catalina on 01/04 Ref #Pp0D98F6Gm		30.00	

January 18, 2022 ■ Page 5 of 9

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/4		Leadbankselflend CC Pmt 76950338 Everyday Checking		108.61	350.51
1/5		Purchase Return authorized on 01/04 Apple.Com/Bill 866-712-7753 CA S622005473282555 Card 0936	17.75		
1/5		Purchase authorized on 01/02 Exxonmobil 9762 Costa Mesa CA S382002462403167 Card 0936		9.00	
1/5		Purchase authorized on 01/03 Las Barcas Gourmet Huntington Be CA S582003831785017 Card 0936		43.50	
1/5		Purchase authorized on 01/04 Apple.Com/Bill 866-712-7753 CA S302004344985003 Card 0936		29.99	
1/5		Purchase authorized on 01/04 Shein.Com Los Angeles CA S462004462566669 Card 0936		46.01	
1/5		Purchase authorized on 01/04 West Coast Sweat 310-8740154 CA S382004560951961 Card 0936		4.00	
1/5		Purchase authorized on 01/04 Spectrum 855-707-7328 MO S462004684771879 Card 0936		54.99	180.77
1/6		Purchase authorized on 01/04 Starbucks Store 05 Long Beach CA S462004552254401 Card 0936		14.70	166.07
1/7		Non-WF ATM Balance Inquiry Fee 01/07 16961 Beac Huntington Be CA ATM ID Vsd37088 Card 0936		2.50	
1/7		Zelle From Simpson Alex on 01/07 Ref # Pp0Db34BT6	200.00		
1/7		Recurring Payment authorized on 01/06 Curology* Agency Httpscurology CA S382006381706056 Card 0936		6.03	
1/7		Purchase authorized on 01/06 West Coast Sweat 310-8740154 CA S382006500070500 Card 0936		9.00	
1/7		Non-WF ATM Withdrawal authorized on 01/07 16961 Beach Blvd Huntington Be CA 462007840977022 ATM ID Vsd37088 Card 0936		123.00	
1/7		Non-Wells Fargo ATM Transaction Fee		2.50	223.04
1/10		Purchase authorized on 01/06 Pacific Diner San Pedro CA S462006658197279 Card 0936		31.39	191.65
1/11		Zelle From Simpson Alex on 01/11 Ref # Pp0Dbrydr	300.00		
1/11		Purchase authorized on 01/11 Lending Point Kennesaw GA S302011537426055 Card 0936		162.36	
1/11		AAA Insurance Payment 220110 200144150771046 Howe		232.07	97.22
1/12		Purchase Return authorized on 01/10 Curology* Agency Httpscurology CA S302011042829187 Card 0936	6.03		103.25
1/18		ATM Cash Deposit on 01/15 19840 Beach Blvd Huntington Be CA 0004213 ATM ID 0844B Card 0936	225.00		
1/18		Zelle From Simpson Alex on 01/17 Ref # Pp0Q79Xhbl	100.00		
1/18		ATM Cash Deposit on 01/17 19840 Beach Blvd Huntington Be CA 0002632 ATM ID 0844A Card 0936	200.00		
1/18		ATM Cash Deposit on 01/17 19840 Beach Blvd Huntington Be CA 0002693 ATM ID 0844A Card 0936	305.00		
1/18		Online Transfer From Howe M Everyday Checking xxxxxx0974 Ref #1b0DD42Kx7 on 01/17/22	9.00		
1/18		Purchase authorized on 01/13 Starbucks Store 58 Huntington Be CA S462013517133606 Card 0936		2.95	
1/18		Purchase authorized on 01/13 Del Taco 0823 Huntington Be CA S302013846440761 Card 0936		3.31	
1/18		Recurring Payment authorized on 01/14 Netflix.Com Netflix.Com CA S582014411763879 Card 0936		13.99	
1/18		Recurring Payment authorized on 01/14 Apple.Com/Bill 408-974-1010 CA S382015233891504 Card 0936		12.99	
1/18		Purchase authorized on 01/15 The Toll Roads of 949-727-4800 CA S462015657550093 Card 0936		75.00	
1/18		Purchase authorized on 01/15 West Coast Sweat 310-8740154 CA S302015735509684 Card 0936		4.00	
1/18		Purchase authorized on 01/16 WM Superc Wal-Mart Sup Huntington Bc CA P000000739598610 Card 0936		52.90	
1/18		Purchase authorized on 01/16 Carls Jr 88 Huntington Be CA S462017095063094 Card 0936		13.19	

January 18, 2022 ■ Page 6 of 9

WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/18		Purchase authorized on 01/17 Chevron/Csi-098037/1949 Costa Mesa CA P382017682302068 Card 0936		6.42	
1/18		Purchase authorized on 01/18 Big Lots 21082 Beach Huntington Be CA P000000186200311 Card 0936		136.40	
1/18		Zelle to Cavallaro Amanda Cavallaro Ref #Pp0Q7C7Kr9		5.00	616.10
Ending balance on 1/18					616.10
Totals			\$9,769.82	\$9,669.75	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$490.00
Total Returned Item Fees	\$0.00	\$0.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/16/2021 - 01/18/2022 Standard monthly service fee \$10.00 You paid \$0.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

	Minimum required	This fee period
Minimum daily balance	\$500.00	\$97.22 <input type="checkbox"/>
Total amount of qualifying direct deposits	\$500.00	\$5,218.04 <input checked="" type="checkbox"/>
Age of primary account owner	17 - 24	<input type="checkbox"/>
The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

**IMPORTANT ACCOUNT INFORMATION**

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We are updating the Deposit Account Agreement ("Account Agreement") dated October 15, 2021. Effective February 15, 2022, the following applies to wire transfers transactions: the section titled "Funds Transfer Services" has revisions to the introductory paragraph, we added subsections titled "Funds Transfer Security Procedure" and "Rejecting a Funds Transfer Request", and the subsection titled "Your duty to report unauthorized or erroneous funds transfers" has been revised.

January 18, 2022 ■ Page 7 of 9

WELLS
FARGO

If you are enrolled in Wells Fargo Online®, Wells Fargo Business Online®, Wells Fargo Mobile®, or Wells Fargo Advisors® online services, you reviewed and accepted our Online Access Agreement ("OAA") when you enrolled in those services. We have added a new section 15(c) Transfers Security Procedures (Business Customers and Online Wire Transfers) to the OAA to provide more clarity regarding the security procedures that apply to certain online transactions and the various addenda agreements. The updated version of the OAA will go into effect on February 15, 2022.

No, you don't need to take any action. This notice is simply to let you know that certain terms in the Account Agreement and the OAA have been updated. Your continued use of your account and, if enrolled, in the above online services will be your acceptance to these updated terms. Please review the Account Agreement and OAA, and only continue to use the above online services if you agree to all terms.

For more details, please access the Consumer Account Addenda at www.wellsfargo.com/online-banking/consumer-account-fees/ or the complete OAA at www.wellsfargo.com/online-banking/online-access-agreement/upcoming.

Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:

- Signing on to wellsfargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

Wells Fargo Everyday Checking

Statement period activity summary

Beginning balance on 12/16	\$9.99
Deposits/Additions	20.00
Withdrawals/Subtractions	- 19.00
Ending balance on 1/18	- \$3.99

Account number: 1110230974

MICHELLE M HOWE

California account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 121042882

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/20		Online Transfer From Howe M Everyday Checking xxxxxx5368 Ref #1b0D5Hrhv5 on 12/18/21	20.00		10.01
1/18		Online Transfer to Howe M Everyday Checking xxxxxx5368 Ref #1b0DD42Kx7 on 01/17/22		9.00	
1/18		Monthly Service Fee		10.00	-8.99
Ending balance on 1/18					-8.99
Totals			\$20.00	\$19.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

January 18, 2022 ■ Page 8 of 9

WELLS
FARGO**Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/16/2021 - 01/18/2022

Standard monthly service fee \$10.00

You paid \$10.00

How to avoid the monthly service fee

Minimum required

This fee period

Have any **ONE** of the following account requirements

· Minimum daily balance

\$500.00

-\$9.99 ☐

· Total amount of qualifying direct deposits

\$500.00

\$0.00 ☐

· Age of primary account owner

17 - 24

☐

· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

RC/RC



Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

+
\$

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ _____

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **If your account has a negative balance:** Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect any automatic payments you receive. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



PERSONNEL STATUS CHANGE FORM

INSTRUCTIONS:

For any Personal Change, check appropriate box, then complete only corresponding section below. Appropriate authorities initiate action. Forward through channels to PAC Office for distribution. NOTE: No approval required for name change. Enter only name and department number.

*** Date Effective for Changes: 12/05/21** *(ALL pay changes will be effective the beginning of a new pay period cycle.)*

Check appropriate box, then complete only corresponding section below.

- ☒ 2 – Job Title Change
 ☐ 3 – Department Change
 ☐ 3 - Location Change
☒ 2 - Pay Rate Change *required
 ☐ 3 - Manager Change
 ☐ 4 - Other (explain in comments section)

1 CURRENT EMPLOYEE INFORMATION

* First Name: Michelle	* Last Name: Howe	Middle Initial:	* Employee File #: 01V238375
* Manager: Adam Ramirez	* Job Title: Jr. Loan Officer	* Date of Hire: 07/06/2021	* Department: 1123-ILA Tustin Refi

2 RATE &/OR TITLE CHANGE


Current Job Title: Jr. Loan Officer	New Job Title: Sr. Loan Officer	* Date of Last Increase: n/a
* Current Rate of Pay: \$15/hr	* New Rate of Pay: \$14/hr	

3 TRANSFER

Current Department:	New Department:
Current Manager: Adam Ramirez	New Manager: Sean Rapp
Current Physical Location:	New Physical Location:

4 Detailed Comments (additional information/changes)

5 Approvals

Employee Signature:  <small>Michelle Howe (Dec 14, 2021 20:03 PST)</small>	Date: Dec 14, 2021	EVP Signature:	Date:
Supervisor Signature:	Date:	COO Signature:	Date:
Department Head Signature:	Date:	PAC Signature:	Date:

For PAC Use Only:

<input type="checkbox"/> Executive Approval
<input type="checkbox"/> Employee Signature
<input type="checkbox"/> Change of Status Sent
<input type="checkbox"/> Sent to Payroll
<input type="checkbox"/> ADP/BV Profile Updated
<input type="checkbox"/> Saved to Employee File
Completed By _____
Date Completed _____



Exhibit A
Commission Schedule – Sr. Refi Inside Loan Agent

Inside Loan Agent's Name ("ILA"): __Michelle Howe____
Inside Loan Agent's Work Location: __Tustin, CA____

Effective Date: This Commission Schedule is effective with new applications taken in New American Funding's ("NAF") Encompass system on or after December 2, 2021.

1. ILA acknowledges and agrees that he/she shall not earn any commission in connection with a mortgage loan on which he/she performed loan origination services unless and until said loan funds. ILA acknowledges and agrees that commissions paid on any loan are recoverable by Company in the event the loan is unfunded within 60 days. Company shall have no obligation to pay ILA any commission in connection with any mortgage loan for which the Company does not actually receive a fee.

2. ILA acknowledges and agrees that neither he/she nor Company shall pay for appraisals, credit reports, escrow fees, document fees, property inspections, or for any other third-party fee that are not reasonable and necessary to the performance of ILA's job duties and the origination of the mortgage loan. These fees shall be borne, as required or permitted by law, by the Client, Seller, and/or other third party.

3. **Commissions.** ILAs are eligible for Commissions as set forth below. NAF may from time to time and in its sole discretion, adjust ILA's corresponding basis points (bps) upon providing advance notice to the ILA. In the event that changes to ILA's Commission schedule have been affected by Management, a new replacement Exhibit A will be entered into between the parties. Commissions on individual loans will be paid based on the Exhibit A in effect on the date the initial loan application is taken in NAF's Encompass system, and not the Exhibit A in effect on the date the loan closes or funds.

a) **Commissions Schedule.** Commissions payable to ILA shall be calculated by multiplying the basis points (bps) set forth below against the principal amount funded on each mortgage loan which is originated by ILA per the below Commissions Schedule.

ILA agrees that compensation on any loan funded by NAF shall not exceed \$25,000. Minimum pay to ILA on any loan is \$500 per funding. There will be no commission paid on HELOC loans. In addition, Second Mortgage Loans, Reverse Loans, MCC's, 203K Referrals, Bond Loans and OLA Trigger Leads where the OLA is actively employed with NAF, will not count towards any Tier Bonus. Any exception to the Commissions Schedule must be requested by the ILA and approved by a Secondary Market Manager, in writing, before the commission is earned. The Commission Schedule appears below:

Loan Scenarios	Basis Points (Bps)
Marketing Leads/ Corporate Referrals (Refinance)	30
Marketing Leads/ Corporate Referrals (Purchase)	35
Referral from Previous Customer / Redo Loans (must be the same borrower and same ILA)	40
Personal Referral to ILA	55



Michelle Howe
12/01/2021
Page 2

OLA Trigger Leads	30
REHC Connected (Task completed / connected / Funded)	50
REA Par-In and REA-Par-RM-in (referrals from any Realtor)	70
Hybrid Connect Loans	30
Employee Loan	30
Reverse Loans Referred to the Reverse ILA Division	\$500

4. **Discretionary Bonus.** From time to time, a discretionary bonus may be available. Bonus is subject to change with approval of management.

5. **Payment on Separation.**

a) **Bonus** – Upon separation/termination from NAF, NAF shall have no obligation to pay any bonus in connection with any mortgage loan which does not fund and close or in which NAF does not actually receive a fee.

b) **Commissions** - Commissions are earned on the date the loan funds. ILAs will be paid for all loans which have funded on separation. Additionally, ILAs will be paid for loans funding up to 7 days after separation on all loan originations for which ILA has completed all required documents, have submitted final documents to escrow (also known as "Docs Out"), and which are approved by escrow and executed by the client. In the event modifications need to be made to the documents, the loan will be reassigned for handling and modification by another Loan Officer and no commissions will be earned by separated employee.

c) **Discretionary Bonus** - ILA is not eligible for payment of discretionary bonuses after separation with NAF.

Definitions of Terms

a) **Marketing Leads/ Corporate Referral (Refinance)** - this refers to a refinance mortgage loan that was originated by the ILA based on a mortgage lead that was generated by NAF due to its corporate marketing efforts.

b) **Marketing Leads/ Corporate Referrals (Purchase)** - this refers to a purchase mortgage loan that was originated by the ILA based on a mortgage lead that was generated by NAF due to its corporate marketing efforts.

c) **Referral from previous customer / Redo Loans** – Referral from a current or past NAF Borrower or Prospect. To be paid as a referral, NAF must not have marketed to the same borrower in the past 90 days. Redo refers to one of your current NAF borrowers, who already funded a loan in the past with you and NAF, and can be on the same property or a new Purchase. To be paid the extra commission as a REDO, the loan must be marked as such and approved by your SM prior to funding.



Michelle Howe
12/01/2021
Page 3

- d) **Personal Referral to ILA** – this refers to a true self-generated lead situation where the ILA brings the customer to NAF for his or her mortgage financing and in such a case when customer did not come into NAF due to any other marketing efforts made by NAF Marketing Department. Personal referral will not be paid on any client that NAF has marketed to in the preceding 90 days.
- e) **OLA Trigger Leads** – this refers to an OLA Trigger Lead where the OLA is actively employed with NAF at the time of the lead.
- f) **REHC Connected** – this refers to borrowers who come to NAF needing a realtor to help buy a home, and we connect them to ReHomeConnect. Loan must fund with one of ReHomeConnect Real Estate Agents to qualify.
- g) **REA Par-in source codes** - this refers to loans that were referred to you from a realtor, either directly from a Real Estate Agent on a previous purchase you funded here at NAF, or indirectly through the Relationship Manager team.
- h) **Hybrid Connect Loans** - this refers to Connect loans that were referred to you from a OLA Loan Officer.
- i) **Employee Loan**– this refers to a loan being made to another Employee at NAF.
- j) **Reverse Loans Referred to the Reverse ILA Division** – this refers to Reverse Loans that ILA brings in and then refers over to the Reverse ILA Division.

I acknowledge that I have read and understand the provisions of this compensation plan to my Inside Loan Agent Agreement.

Inside Loan Agent: Michelle Howe
Michelle Howe (Dec 14, 2021 20:03 PST)

Print Name of ILA: Michelle Howe

Date: Dec 14, 2021

Human Resources Management: HR Management